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STATE OF WEST VIRGINIA

EIGHTY-NINTH ANNUAL REPORT OF FINANCIAL INSTITUTIONS

Under the Supervision of the
COMMISSIONER OF BANKING

Year Ending December 31, 1990

JAMES H. PAIGE, III
COMMISSIONER

Commissioner's Comments

After considering almost 150 amendments, the House Banking Committee voted to approve a broad banking restructuring package known as "House Resolution 6."

With the passage of H.R. 6 and without much fanfare or national media attention, the Housing Banking Committee has proposed legislation that could actually render the state banking system obsolete.

That's right.

If H.R. 6 becomes law, it could signal the beginning of the end for our two-tier banking system. As the state banking Commissioner that possibility scares the heck out of me. As West Virginia's leading bankers, it should scare the heck out of you, too!

No matter how you look at it, H.R. 6 is a raw deal for the state banking system. State banking regulators like me all over the country are gravely concerned that the legislation will effectively remove the existing barriers to full-scale interstate banking and branching.

As you know, the McFadden Act, passed way back in 1927, guarantees individual states the right to control all branch banking within their borders and ensures that state branching laws will apply to all banks, whether federal- or state-chartered.

Over the years, legislation has been enacted that further establishes State regulatory primacy in interstate banking issues. The Bank Holding Company Acts of 1956 and 1970, along with the Douglas Amendment, provide authority for individual states to establish regulations for in-state acquisitions by out-of-state holding companies.

This system of "checks and balances" on the banking system was created to prevent the money-center giants from establishing branches, and ultimately from gobbling up smaller banks, all over the country.

The country's banking tradition was founded on the notion that small, hometown banks were critical to a healthy financial system. The legislators who pushed for measures to strengthen the state banking system feared that a concentration of economic power would create a "banking monopoly."

There's no doubt that the new international marketplace is pushing us inevitably toward relazed interstate banking standards. But I still believe that we can't abandon the two-tier system. The Conference of State Bank Supervisors agrees. They believe that taking away states' authority to regulate interstate banking would be a grave mistake. CSBS is convinced that states must be allowed to continue to address their own interests, including state franchise tax revenues.

Further reducing the role of the states in our nation's banking system would be akin to "fixing what ain't broke." A diminished state role in bank regulation could impede local economic development and allow local or regional needs to go unmet or ignored.

By the way, a number of interesting proposals were considered and later rejected by the Committee. They included several restrictive measures that would have given the Department of the Treasury the power to limit deposit insurance to $100,000 per depositor, per institution. The measures—some of which were tied to a 5-year phase-in period or an institution's capital level—were all defeated.

By some very close votes, the Committee also rejected all efforts to curb the Treasury's sweeping interstate branching proposals. If the Treasury's provisions are adopted, national banks could immediately branch into any state where their holding company may buy a bank. Within three years, they could branch anywhere, regardless of the state's policy toward interstate banking.

In addition, no challenges were made to the Treasury's proposal to create a financial services holding company that could offer securities products and services. These measures would amount to a repeal of the Glass-Steagall Act.

The committee rejected a measure to prevent commercial firms from owning banks. However, some modifications were made to strengthen the so-called "firewalls" separating the bank from the affiliates.

There are some positive aspects of H.R. 6. It does take significant steps to close the "too big to fail" loophole by prohibiting the FDIC from using deposit insurance funds to reimburse uninsured depositors or unsecured creditors after 1994. H.R. 6 also provides for the continuation of current standards for deposit insurance coverage on multiple accounts.

The regulatory issues remain unresolved.

The H.R. 6 now goes to the Committee on Energy and Commerce. This committee must approve any changes in the Glass-Steagall Act—the act which separates banking from commerce.

Committee Chairman John Dingell, a long-standing opponent of securities activities for banks, could block any further action in this regard. He does not seem receptive to the idea or diversified holding companies.

Despite the disturbing trend away toward full-scale interstate banking and a nation-wide bank failure crisis, West Virginia's banks continue to be a strong testament to the merit of the two-tier system and the "tried and true" principles of sound banking.

In nearly every performance category, West Virginia's banks outrank the national average. In profitability, in return on average assets, in loan increases, in asset increases, in net-charge offs, even in primary capital to assets ratios—West Virginia's banks, on the whole, outperform their national counterparts.

On a state-by-state comparison, West Virginia ranked 8th among the 50 states and the District of Columbia for the highest percentage of profitable banks. That's not bad for a small, rural state that has had more than its share of economic troubles.

James H. Paige, III
Commissioner of Banking

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WEST VIRGINIA BOARD OF BANKING AND FINANCIAL INSTITUTIONS

Mr. James H. Paige, III, *Chairman*
Commissioner of Banking
West Virginia Department of Banking
State Capitol Complex
Building #3, Room 311
Charleston, WV 25305
Work: 348-2294

Mr. C. Michael Blair
President
Mercantile Banking & Trust Company
414-418 Jefferson Avenue
Moundsville, WV 26041
Represents Banks with Assets greater than $75 million but less than $200 million
Work: 845-2470

Mr. C. Eugene Stump
Director
WV League Central Credit Union
12 Mustang Acres
Parkersburg, WV 26101
Represents all other financial institutions

Mr. Thomas J. Hansberry
President
C B & T of Harrison County
606 Kembery Drive
Bridgeport, WV 26330
Represents Banks with Assets greater than $200 million
Work: 623-7210

Mr. David L. Mendenhall
President
Bank of Paden City
912 Meadow Heights
Paden City, WV 26159
Represents Banks with Assets not greater than $75 million
Work: 337-2205

Ms. Karen White
4300 Kanawha Avenue, SE
Charleston, WV 25304
Represents the public
Work: 965-7982

Mr. David Zinn
Charleston Newspapers
1001 Virginia Street
Charleston, WV 25301
Represents the public
Work: 348-4814

WEST VIRGINIA BOARD OF BANKING AND FINANCIAL INSTITUTIONS
BANK APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1990

APPLICATION FOR A DENOVO BRANCH BANK

Date Received	Name	Action/Date
02-07-90	Belington Bank, Belington, Barbour County **Location:** U.S. Route 219 & 250 South at Beverly Pike, Elkins, Randolph County	Approved 06-25-90
08-06-90	Bruceton Bank, Bruceton Mills, Preston County **Location:** Patteson Road & Rawley Lane, Morgantown, Monogalia County	Approved 09-10-90
09-14-90	One Valley Bank of Morgantown, Inc., Morgantown, Monogalia County **Location:** Morgantown Mall Shopping Center, Morgantown, Monogalia County	Approved 10-15-90

APPLICATION FOR PERMISSION TO ENGAGE IN FINANCIALLY RELATED SERVICES PURSUANT TO WEST VIRGINIA CODE 31A-BC-1, et. seq.

Date Received	Name	Action/Date
11-06-89	First Bank of Ceredo, Ceredo, West Virginia to engage in financial consulting activities, and offer such products and services through a wholly-owned subsidiary, Financial Consultants, Inc.	Approved 02-27-90
11-07-90	F & M Bank—Martinsburg, Inc., Martinsburg, West Virginia to engage in financially related activities by the establishment of a not-for-profit wholly owned subsidiary corporation, F & M Community Development Corporation, for the primary purpose of providing aid and assistance in the provision of adequate and affordable housing to disadvantage segments of the bank's community.	Approved 12-10-90

APPLICATION FOR THE FORMATION OF A BANK HOLDING COMPANY

Date Received	Name	Action/Date
11-21-89	Community Bankshares, Inc., Parkersburg, West Virginia to acquire Community Bank of Parkersburg, West Virginia.	Approved 03-12-90
02-05-90	Mingo Bancshares, Inc., Gilbert, West Virginia to acquire Bank of Mingo, Naugatuck, West Virginia	Approved 03-12-90
02-08-90	Peoples Bankshares, Inc., Mullens, West Virginia to acquire The Peoples Bank of Mullens, Mullens, West Virginia	Approved 03-12-90

APPLICATION FOR THE ACQUISITION OF A BANK BY A BANK HOLDING COMPANY

Date Received	Name	Action/Date
04-19-90	First Fidelity Bancorp, Inc., Fairmont, West Virginia to acquire First Bank Shinnston, Shinnston, West Virginia through the charter and merger of First Interim Bank, Inc., Shinnston, West Virginia	Approved 06-25-90
05-07-90	Key Centurion Bancshares, Inc., Charleston, West Virginia to acquire The Farmers and Citizens State Bank, Clendenin, West Virginia through the charter and merger of FC Interim Bank, Inc., Clendenin, West Virginia	Approved 06-25-90

APPLICATION FOR ACQUISITION OF A WEST VIRGINIA BANK HOLDING COMPANY BY AN INTERSTATE BANK HOLDING COMPANY

Date Received	Name	Action/Date
05-10-90	WM Bancorp, Cumberland, Maryland to acquire Potomac, Bancorp, Inc., Keyser, West Virginia	Approved 06-25-90

APPLICATION BY A WEST VIRGINIA BANK HOLDING COMPANY TO ACQUIRE 5% OR MORE OF THE VOTING SHARES OF A WEST VIRGINIA BANK

Date Received	Name	Action/Date
08-06-90	Highlands Bankshares, Inc., Petersburg, West Virginia to acquire 8.4% of the voting shares of The Stockmans Bank of Harman, Harman, West Virginia	Approved 09-10-90

APPLICATION FOR THE ESTABLISHMENT OF A BRANCH BANK THROUGH MERGER

Date Received	Name	Action/Date
09-14-90	Application by Community Banking & Savings Company, Dunbar, West Virginia, to merge with 2nd Avenue Bank of South Charleston, South Charleston, West Virginia under the charter of Community Banking & Savings Company but with the title of Shawnee Bank, Inc. and its principal office at Dunbar, West Virginia.	Approved 10-15-90

APPLICATION BY A BANK HOLDING COMPANY TO ACQUIRE A BANK HOLDING COMPANY

Date Received	Name	Action/Date
11-07-90	Key Centurion Bancshares, Inc., Charleston, West Virginia to acquire 100% of the voting shares of Spectrum Financial Corporation, Wheeling, West Virginia	Approved 12-10-90

APPLICATION BY A BANK HOLDING COMPANY TO ACQUIRE A BANK

Date Received	Name	Action/Date
11-07-90	Mountain-Valley Bancshares, Inc., Parsons, West Virginia to acquire Bank of Mill Creek, Mill Creek, West Virginia through the charter and merger of Bank of Mill Creek Interim Bank, Inc.	Approved 12-10-90
11-09-90	Mountaineer Bankshares of W. Va., Inc., Martinsburg, West Virginia to acquire The First National Bank of Cameron, Cameron, West Virginia	Approved 12-10-90

APPLICATION BY A BANK HOLDING COMPANY TO ACQUIRE A THRIFT SUBSIDIARY

Date Received	Name	Action/Date
10-08-90	FCFT, Inc., Princeton, West Virginia through its wholly-owned subsidiary, First Federal Savings Bank, to acquire certain assets and assume certain liabilities of First Federal Savings Association of Bluefield, an insolvent thrift institution.	Approved 10-09-90

WEST VIRGINIA LENDING AND CREDIT RATE BOARD

James H. Paige, III
Commissioner of Banking
Building #3, Room 311
Charleston, West Virginia 25305
Chairperson of the Board
Statutory Member
Phone: 348-2294

Dr. Robert Alexander, Dean, College of Business
Marshall University—Corbly Hall Room 115
Huntington, West Virginia 25701
Statutory Member
Phone: 696-2316

Dr. Cyril Logar, Dean, College of Business & Economics
West Virginia University
P.O. Box 6025
Morgantown, West Virginia 26505
Statutory Member
Phone: 293-4092

Robert Lamonte, Director of Consumer Protection Division
Attorney's General Office
812 Quarrier Street
Charleston, West Virginia 25301
Statutory Member
Phone: 348-8986

Anne Johnson, Director of Governor's Office of Community and Industrial Development
Building #1, Room M-146
Charleston, West Virginia
Statutory Member
Phone: 348-0400

Thomas Loehr, Treasurer
State of West Virginia
Building #1, Room EW-141
Charleston, West Virginia
Statutory Member
Phone: 343-4000

Eugene Stump, Vice President
West Virginia Labor Federation
12 Mustang Acres
Parkersburg, West Virginia 26101
Public Member
Phone: 295-6191

Joe C. Midkiff
P.O. Box 753
Huntington, West Virginia 25712
Public Member
Phone: 529-7021

Robert G. Workman
P.O. Box 382
St. Albans, West Virginia 25177
Public Member
Phone: 776-5264

STATE OF WEST VIRGINIA
DIVISION OF BANKING

Commissioner of Banking	James H. Paige, III
Deputy Commissioner of Banking	Sharon G. Bias
Special Assistant to the Commissioner	Mark R. Eckert
Administrative Secretary to the Commissioner	Beth L. Kimble
Legal Counsel	Richard L. Lancianese
Director, Bank Supervision	George W. Mullins
Bank Examination Supervisor	Rose Heston Conner
Director, Non-Bank Financial Institutions	Julia B. Vermillion
Director, Charters and Investigations	Vacant
Audit Clerk	Cynthia M. Smith
Secretary	Brenda S. Larzo
Secretary	Denise A. Allen
Receptionist	Carol A. Richardson
Bank Examiner IV	John Harless William Sabo
Bank Examiner III	Robert Glotfelty, Jr. Sara McLaughlin Gary Pratt
Bank Examiner II	Jeff Brickey Martin Grimm Tracy Hudson Anthony Johnson
Bank Examiner I	Brent Gray Terry Hammond, Jr. James King Steve Kirk Melissa Moore Wade Neely Teresa Wigal

RECEIPTS AND DISBURSEMENTS
FOR FISCAL YEARS
ENDING ON THE DATES INDICATED

RECEIPTS:	6-30-90	6-30-89	6-30-88
Banking Institutions	$1,082,914.70	$ 965,765.18	$ 633,577.75
Credit Unions	16,274.14	17,527.31	15,584.02
Foreign Corporations	0.00	100.00	200.00
Money Order Companies	1,450.00	1,100.00	550.00
Banking Laws, etc.—Misc.	4,769.72	6,613.87	8,980.70
Structure Fees	79,296.00	86,500.00	112,678.00
Supervised Lenders and Industrial Loan Companies	128,511.55	127,767.66	127,387.86
TOTAL INCOME:	$1,313,216.11	$1,205,374.02	$ 898,958.33
EXPENDITURES:			
Employment Security	$ 497.20	$ 85.33	$ .00
Office Supplies, Postage	26,395.39	11,300.90	10,339.63
Telephone	14,516.88	15,282.53	18,228.02
Travel Expenses	205,324.56	196,081.99	168,657.84
Rental Expenses	0.00	0.00	0.00
Machine Rentals	12,099.09	8,117.27	9,623.76
Printing	1,761.99	4,043.59	3,294.85
Association Dues	7,500.00	5,886.00	3,845.00
Professional Services	3,845.60	3,784.50	3,112.58
Employee Benefits	165,250.96	133,512.96	124,318.53
Maintenance Contracts	897.25	1,184.54	1,455.00
Miscellaneous	28,246.31	7,760.95	4,707.25
TOTAL CURRENT EXPENSE:	$ 466,335.23	$ 387,050.56	$ 347,582.46
Personal Services	$ 656,536.81	$ 605,335.49	$ 505,929.34
Equipment	$ 54,438.68	50,768.34	3,783.19
TOTAL EXPENSES:	$1,177,310.72	$1,043,154.39	$ 857,294.99

DEPARTMENTAL REVIEW

During the period between 1863 and 1891, state banks were entirely free from regulation and supervision by the State.

The Legislature in 1891 passed a law providing for a State Banking Department and authorized the Governor to appoint a State Bank Examiner, to be under the jurisdiction and control of the Board of Public Works.

The office of Commissioner of Banking was created by Legislative enactment on February 21, 1901, and continues to function under and by authority of West Virginia Code Chapter 31A as amended. The following officials served as heads of the State Department of Banking for the years shown:

Name	Title	Year Served
Charles W. Young	Bank Examiner	1891-1892
C. A. Weaver	Bank Examiner	1893-1894
No Record	Bank Examiner	1895-1898
O. B. Wetzel	Bank Examiner	1899-1900
O. B. Kefauver	Bank Examiner	1900-1901
M. A. Kendall	Commissioner	1901-1905
S. V. Mathews	Commissioner	1905-1915
S. Preston Smith	Commissioner	1915-1919
Joseph S. Hill	Commissioner	1919-1923
Naaman Jackson	Commissioner	1923-1924
Harry A. Abbott	Commissioner	1924-1929
Lathrop R. Charter, Jr.	Commissioner	1929-1933
Waitman C. Given	Commissioner	1933-1934
George Ward	Commissioner	1934-1940
H. P. Brightwell	Acting Commissioner	1940-1940
R. Carl Andrews	Commissioner	1940-1941
H. D. Vaughan	Commissioner	1941-1942
A. W. Locke	Commissioner	1942-1947
John H. Hoffman	Commissioner	1947-1955
Mrs. Neil W. Walker	Commissioner	1955-1957
Donald Taylor	Commissioner	1857-1960
Carl B. Early	Commissioner	1960-1967
M. W. Smith	Commissioner	1967-1971
George B. Jordan, Jr.	Commissioner	1972-1974
W. Lovell Higgins	Acting Commissioner	1974-1975
George B. Jordan, Jr.	Commissioner	1975-1977
H. David Hale	Commissioner	1977-1977
C. Joe Mullen	Commissioner	1977-1979
W. Lovell Higgins	Acting Commissioner	1979-1979
Phyllis Huff Arnold	Commissioner	1979-1983
Thomas J. Hansberry	Acting Commissioner	1983-1984
Thomas J. Hansberry	Commissioner	1985-1985
A. Kevin Thomas	Deputy Commissioner	1985-1987
David S. Mudie	Deputy Commissioner	1987-1988
James H. Paige, III	Commissioner	1989-Present

DEPARTMENT OF BANKING ACTIVITIES

During each calendar year, the Commissioner of Banking issues four Calls for Reports of Condition and Income of state banks and trust companies as of the following dates:

March 31
June 30
September 30
December 31

Two Calls for Reports of Condition of Supervised Lenders Licensees, Industrial Loan Companies and Credit Unions as of the following Dates:

June 30
December 31

The Department's Examination Staff participated in and completed the following classes of examinations:

	1990	1989
Bank Holding Companies	11	24
Commercial Banks and Trust Companies	63	58
Industrial Loan Companies	52	49
Supervised Lender Licensees	22	55
Credit Unions	19	20

WEST VIRGINIA BANK HOLDING COMPANIES AND THEIR SUBSIDIARIES
DECEMBER 31, 1990

67 Bank Holding Companies (5 are second tier, 28 are multi-bank and 39 are one bank)
127 Commercial Banks and 1 Federal Savings Bank Subsidiary

BHC	SUB	Date Acquired
Albright Bancorp, Inc.		
	Albright National Bank of Kingwood, Kingwood	12/31/88
Allegheny Bankshares Corporation		
	Greenbrier Valley National Bank, Lewisburg	05/20/83
	First National Bank in Marlinton, Marlinton	12/31/89
American Bancorporation (formerly an Ohio BHC)		
	Wheeling National Bank, Wheeling	03/01/88
	##Citizens National Bank, Clairsville, Ohio	n/a
	##The Quaker City National Bank, Quaker City, Ohio	n/a
American Bankshares, Inc.		
	Ameribank, N.A., Northfork	12/31/90
Appalachian Financial Corporation		
	Barbour County Bank, Philippi	12/01/86
Big Coal River Bancorp, Inc.		
	Whitesville State Bank, Whitesville	02/03/86
Calhoun Bankshares, Inc.		
	The Calhoun County Bank, Grantsville	10/03/88
Cameron Bancshares, Inc.		
	The First National Bank of Cameron, Cameron	12/31/85
C B & T Clarksburg, Corp., Clarksburg		
	Community Bank & Trust of Harrison County, Clarksburg	08/31/89
C B & T Financial Corp.		
	Community Bank & Trust, N.A., Fairmont	03/31/84
	The Union Bank of Harrisville, Harrisville	12/29/86
	*C B & T Clarksburg Corp., Clarksburg	08/31/89
Citizens Bancshares, Inc.		
	The Citizens Bank of Weston, Weston	09/20/85
Citizens Financial Corp.		
	Citizens National Bank, Elkins	04/30/87
City Holding Company		
	The Peoples Bank of Point Pleasant, Point Pleasant	06/26/87
	The City National Bank of Charleston, Charleston	03/07/84
	The Bank of Cross Lanes, Cross Lanes	11/15/85
	First State Bank & Trust, Rainelle	09/29/88
	Bank of Ripley, Ripley	10/21/88
Commercial Bancshares, Inc.		
	Commercial Banking & Trust Company, Parkersburg	10/28/83
	Jackson County Bank, Ravenswood	03/01/85
	Farmers and Merchants Bank of Ritchie County, Harrisville	11/30/87
Community Bankshares, Inc.		
	Community Bank of Parkersburg, Parkersburg	07/02/90

BHC	SUB	Date Acquired
Eastern Bancshares, Inc.		
	The First National Bank of Romney, Romney	12/31/88
FCFT, Inc.		
	First Community Bank, Inc., Princeton	01/31/84
	The Flat Top National Bank of Bluefield, Bluefield	01/01/83
	Peoples Bank of Bluewell, Bluewell	03/01/84
	First Federal Savings Bank (a federally chartered savings bank)	11/09/90
Financial Future Corporation		
	First Bank of Ceredo, Ceredo	01/31/83
	First National Bank of Kenova, Kenova	01/01/90
First Bankshares, Inc.		
	The First State Bank, Barboursville	12/30/83
First Center Bankshares, Inc.		
	The Bank of Mount Hope, Inc.	12/31/85
First Clay County Banc Corporation		
	Clay County Bank, Inc., Clay	10/31/89
First Fidelity Bancorp, Inc.		
	First National Bank in Fairmont, Fairmont	04/06/83
	Central National Bank, Morgantown	11/30/84
	Bridgeport Bank, Inc. Bridgeport	04/18/86
	FirstBank Shinnston, Inc., Shinnston	11/10/90
First Merchants Bancorp, Inc.		
	The Merchants National Bank, Montgomery	03/05/87
First National Bankshares Corporation		
	The First National Bank in Ronceverte, Ronceverte	08/03/87
First State Bancorporation, Inc.		
	First State Bank Elkins, Inc., Elkins	07/13/87
First West Virginia Bancorp, Inc.		
	First West Virginia Bank, N.A., Wheeling	01/03/75
	First West Virginia Bank, N.A.—Buckhannon, Buckhannon	08/11/86
	##Farmers and Merchants National Bank in Bellaire, Ohio	07/01/88
Freedom Bancshares, Inc.		
	Belington Bank, Belington	08/10/88
Gassaway Bancshares, Inc.		
	Bank of Gassaway, Gassaway	01/27/86
Gateway Bancshares, Inc.		
	The Bank of McMechen, McMechen	07/02/84
Golden Bancorp, Inc.		
	The Commercial Bank of Bluefield, Bluefield	06/24/88
Harrison Bankshares, Inc.		
	The Harrison County Bank, Lost Creek	05/16/88
Highlands Bankshares, Inc.		
	The Grant County Bank, Petersburg	05/01/85
	The Capon Valley Bank, Wardensville	07/01/87
Home Bancorp, Inc.		
	Home National Bank, Sutton	06/30/88

BHC	SUB	Date Acquired
Hometown Bancshares, Inc.		
	Union Bank of Tyler County, Middlebourne	01/05/89
	The Community Bank, Inc., Pennsboro	01/05/89
	The Bank of Paden City, Paden City	07/01/90
Horizon Bancorp, Inc.		
	Bank of Raleigh, Inc., Beckley	01/03/84
	National Bank of Summers, Hinton	06/01/85
Huntington Bancshares of West Virginia, Inc.		
	First National Bank of Morgantown, Morgantown	12/29/89
	The Peoples National Bank of Martinsburg, Martinsburg	12/29/89
	##First Bank, N.A., Uniontown, Pennsylvania	12/29/89
Key Centurion Bancshares, Inc.		
	The Charleston National Bank, Charleston	05/20/82
	Citizens National Bank of St. Albans, St. Albans	11/07/83
	First Huntington National Bank, Huntington	12/12/83
	Cardinal State Bank, N.A., Beckley	03/01/84
	The National Bank of Logan, Logan	10/08/84
	Boone National Bank, Madison	09/30/86
	Nicholas County Bank, Summersville	12/29/86
	The Central National Bank, Buckhannon	09/30/87
	The Lincoln National Bank, Hamlin	05/31/88
	The National Bank of Commerce, Williamson	06/30/88
	*Wayne Bancorp, Inc.	03/31/87
	*Union Bancorp, Inc.	03/31/87
	##First National Co., Pikeville, KY	07/03/89
	(Parent Company of The First National Bank of Pikeville)	
Liberty Bancshares, Inc.		
	The Montgomery National Bank, Montgomery	10/14/86
	The National Bank of Ansted, Ansted	08/31/87
Logan County Bancshares, Inc.		
	Bank of Chapmanville, Chapmanville	08/17/86
	Logan Bank & Trust Company, Logan	05/17/85
M & M Financial Corporation		
	Merchants & Miners National Bank, Oak Hill	06/18/84
Matewan Bancshares, Inc.		
	The Matewan National Bank, Matewan	07/20/84
Maxwell Corporation		
	Ameribank-Charleston, Inc., Charleston	12/19/86
Mountain Valley Bancshares, Inc.		
	First National Bank of Parsons, Parsons	04/04/89
Mountaineer Bankshares of WV, Inc.		
	The Old National Bank of Martinsburg, Martinsburg	11/01/83
	The Empire National Bank of Clarksburg, Clarksburg	03/01/85
	City National Bank of Fairmont, Fairmont	03/31/86
	The Bank of Wadestown, Fairview	02/27/87
	Mercantile Banking & Trust Company, Moundsville	06/30/87
NBCC, Inc.		
	The Guaranty National Bank of Huntington, Huntington	08/31/84

BHC	SUB	Date Acquired
National Banc of Commerce Company		
	The National Bank of Commerce, Charleston	05/02/83
	The National Bank of Commerce of Nitro, Nitro	12/26/84
	The Bank of Man, Inc., Man	03/27/89
	*NBCC, Inc.	03/01/89
Old White Bankshares, Inc.		
	Bank of White Sulphur Springs, White Sulphur Springs	07/06/84
One Valley Bancorp of West Virginia, Inc.		
	One Valley Bank, National Association, Charleston	09/04/81
	One Valley Bank of Huntington, Inc., Huntington	06/23/83
	One Valley Bank of Morgantown, Inc., Morgantown	11/15/83
	One Valley Bank of Mercer County, Inc., Princeton	11/30/83
	One Valley Bank of Martinsburg, N.A., Martinsburg	01/11/84
	One Valley Bank of Ronceverte, N.A., Ronceverte	01/02/85
	One Valley Bank of Oak Hill, Inc., Oak Hill	12/30/85
	One Valley Bank of Summersville, Inc., Summersville	09/30/87
Peoples Bankshares, Inc.		
	The Peoples Bank of Mullens, Mullens	05/31/90
Pocahontas Bankshares Corporation		
	The First National Bank of Bluefield, Bluefield	03/01/84
	The Bank of Oceana, Oceana	03/11/88
Putnam Bancshares, Inc.		
	Putnam County Bank, Hurricane	12/31/86
Romney Bankshares, Inc.		
	The Bank of Romney, Romney	06/30/89
South Branch Valley Bancorp, Inc.		
	South Branch Valley National Bank, Moorefield	12/31/87
Southern Bankshares, Inc.		
	Beckley National Bank, Beckley	07/01/83
	*M & M Financial Corporation	07/01/88
Spectrum Financial Corporation		
	Security National Bank & Trust Company, Wheeling	05/31/84
	The First National Bank, New Martinsville	04/01/85
State Bancorp, Inc.		
	Bruceton Bank, Bruceton Mills	09/08/83
	The Terra Alta Bank, Terra Alta	11/16/87
Sterling Bancorp, Inc.		
	The Buffalo Bank, Eleanor	04/12/83
	Peoples Bank of Richwood, Richwood	07/19/84
Summit Holding Corporation		
	Raleigh County National Bank, Beckley	06/24/84
	Gulf National Bank, Sophia	12/29/85
Traders Bankshares, Inc.		
	The Traders Bank, Spencer	02/09/87
Twentieth Bancorp, Inc.		
	The Twentieth Street Bank, Huntington	09/30/83

BHC	SUB	Date Acquired
Union Bancorp of WV, Inc.		
	Union National Bank of West Virginia, Clarksburg	10/01/82
	First National Bank in Philippi, Philippi	05/01/84
United Bankshares, Inc.		
	United National Bank, Parkersburg	05/01/84
	United National Bank—Central, Glenville	06/30/84
	United National Bank—North, Wheeling	08/31/87
	*UBF Holding Company, Inc.	08/09/90
	(Parent Company of BankFirst, N.A.—McLean, Virginia)	
Vandalia National Corporation		
	The National Bank of West Virginia, Morgantown	11/06/90
Wayne Bancorp, Inc.		
	Wayne County Bank, Wayne	07/01/84
Wesbanco, Inc.		
	Wheeling Dollar Bank, Wheeling	12/31/76
	The New Martinsville Bank, New Martinsville	10/22/84
	First Tyler Bank and Trust Company, Sistersville	12/28/84
	Brooke National Bank, Wheeling	12/31/85
	South Hills Bank, Charleston	04/20/87
	Wirt County Bank, Elizabeth	04/20/87
	Bank of Sissonville, Sissonville	10/15/87
	The First National Bank & Trust Co. of Wheeling, Wheeling	10/16/87
	Mountain State Bank, Parkersburg	08/01/88
West Central Bancorp, Inc.		
	The First National Bank, Spencer	01/02/85
Wood County Bancorporation, Inc.		
	Wood County Bank, Parkersburg	07/22/83

OUT OF STATE BANK HOLDING COMPANIES WITH WEST VIRGINIA SUBSIDIARIES

BHC SUBS	Principal State	Acquired Date
Citizens Bancshares, Inc., Salineville	Ohio	
First National Bank of Chester		12/31/89
F & M National Corporation, Winchester	Virginia	
F & M Bank - Martinsburg, Inc.		
Blakeley Bank and Trust Company		08/01/88
First United Corporation, Oakland	Maryland	
First United Bank of West Virginia, N.A.		05/02/88
Huntington Bancshares Incorporated, Columbus	Ohio	
Huntington Bancshares of WV, Inc.		12/29/89
WM Bancorp, Inc., Cumberland	Maryland	
First National Bank of Keyser		10/01/90

WEST VIRGINIA RECIPROCAL AGREEMENTS AS OF 12-31-90

Ohio
Virginia
Maryland
Kentucky
Pennsylvania

MEMBER BANKS OF THE FEDERAL RESERVE SYSTEM

Fourth District

Location	Name of Bank
New Martinsville	The New Martinsville Bank
Sistersville	First-Tyler Bank & Trust Company
Wheeling	Wheeling Dollar Bank

Fifth District

Location	Name of Bank
Bruceton Mills	Bruceton Bank
Charles Town	Peoples Bank of Charles Town
Eleanor	The Buffalo Bank
Gassaway	Bank of Gassaway
Grafton	The Blueville Bank of Grafton
Greenville	Bank of Greenville
Hurricane	Putnam County Bank
Martinsburg	F & M Bank - Martinsburg
Mullens	The Peoples Bank of Mullens
Petersburg	Potomac Valley Bank
Philippi	Barbour County Bank
Princeton	First Community Bank, Inc.
Ranson	Blakeley Bank & Trust Company
Ripley	Bank of Ripley
Romney	The Bank of Romney
Saint Marys	The Pleasants County Bank
Spencer	The Traders Bank
Summersville	One Valley Bank of Summersville
Union	The Bank of Monroe
Wardensville	The Capon Valley Bank
White Sulphur Springs	Bank of White Sulphur Springs

TOTAL DEPOSITS OF STATE BANKS

($.00 omitted)

Year	Number of banks (year-end)	June 30	December 31
1891	49	$ 8,330,897	$
1892	50	9,418,513	
1893	55	9,173,211	
1894	56	9,066,981	
1895	58	9,698,088	
1896	60	10,609,881	
1897	68	11,195,954	
1898	74	13,069,204	
1899	76	16,284,287	
1900	89	21,323,927	
1901	102	26,782,556	
1902	115	32,872,670	
1903	148	38,908,769	
1904	151	39,718,672	
1905	160	44,475,262	
1906	172	50,172,070	
1907	170	42,217,946	
1908	169	49,057,010	
1909	177	54,472,083	
1910	179	59,198,506	
1911	189	62,830,867	
1912	191	67,121,378	
1913	193	73,744,656	
1914	196	76,248,437	
1915	194	72,174,646	
1916	193	83,745,206	
1917	202	112,210,611	
1918	207	119,960,033	
1919	217	128,932,373	
1920	217	154,440,269	
1921	226	170,370,925	
1922	225	162,196,401	
1923	222	186,802,608	
1924	225	183,922,398	
1925	221	185,809,943	
1926	222	191,368,337	
1927	217	196,124,549	
1928	211	188,973,732	
1929	194	183,588,364	
1930	179	171,834,408	
1931	158	152,246,966	
1932	130	118,369,964	

Year	Number of Banks (year-end)	June 30	December 31
1933	106	$ 96,127,697	$
1934	103	105,705,643	
1935	103	112,347,686	
1936	106	130,527,814	
1937	107	138,156,024	
1938	105	129,881,922	
1939	103	132,063,704	
1940	104	142,706,065	
1941	104	161,259,278	
1942	103	276,258,917	
1943	103	234,274,850	
1944	103	287,740,441	
1945	102	357,010,964	
1946	103	397,649,286	
1947	105	389,488,850	
1948	106	421,530,517	
1949	105	438,140,787	
1950	106	438,050,962	
1951	106	445,537,132	
1952	107	485,139,520	
1953	108	496,003,235	
1954	107	487,508,977	
1955	107	492,254,845	
1956	105	515,571,802	
1957	106	530,944,175	
1958	106	543,899,522	
1959	107	546,075,416	
1960	106	577,165,334	
1961	105	599,958,606	
1962	104	629,094,485	
1963	106	695,293,892	
1964	106	735,200,603	
1965	107	806,117,556	
1966	108	901,612,306	
1967	111	982,561,501	
1968	115	1,027,946,457	
1969	115	1,201,452,391	
1970	115	1,318,477,442	
1971	115	1,572,202,374	
1972	113	1,668,089,125	
1973	115	1,890,623,966	
1974	114	2,122,776,501	
1975	115	2,181,542,896	
1976	118	2,478,472,000	
1977	118	2,823,225,000	
1978	121	3,117,639,000	
1979	126	3,396,176,000	

Year	Number of Banks (year-end)	June 30	December 31
1980	127	$3,654,510,000	$3,822,250,000
1981	128	3,967,008,000	4,168,495,000
1982	130	4,472,403,000	4,473,055,000
1983	129	4,671,595,000	4,762,043,000
1984	127	4,877,437,000	4,954,947,000
1985	125	5,105,124,000	5,200,822,000
1986	115	5,333,280,000	5,378,028,000
1987	112	5,413,907,000	5,399,942,000
1988	106	6,250,334,000	6,432,280,000
1989	104	5,797,664,000	5,916,634,000
1990	102	6,092,655,000	6,143,927,000

INFORMATION CONCERNING TRUST DEPARTMENTS OF STATE AND NATIONAL BANKS EXERCISING FIDUCIARY POWERS

Reported as of 12-31-90
($ in thousands)

STATE BANKS:

	12-31-90	12-31-89
Number of Trust Accounts	4,760	4,853
Total Trust Department Assets	$1,416,506,000	$1,232,957,493

NATIONAL BANKS:

	12-31-90	12-31-89
Number of Trust Accounts	12,862	12,780
Total Trust Department Assets	$3,323,458,000	$6,021,780,000

COMPARATIVE ABSTRACT

Showing Condition of State Banks in West Virginia

($ in millions)

	12-31-90	12-31-89	Change
Number of Banks	102	104	+ or -
ASSETS:			
Cash and Due from Banks	$ 360	$ 356	+ 4
Total Securities	2,274	2,102	+ 172
Federal Funds Sold and Repos	350	382	- 32
Net Loans and Leases	3,752	3,638	+ 114
Other Real Estate	31	28	+ 3
Fixed Assets	139	136	+ 3
Other Assets	111	108	+ 3
TOTAL ASSETS:	$7,017	$6,750	+ 267
LIABILITIES AND EQUITY CAPITAL:			
Total Deposits	$6,144	$5,917	+ 227
Federal Funds Purchased and Other Borrowings	182	168	+ 14
Mortgage Indebtedness	0	1	- 1
Other Liabilities	70	68	+ 2
Subordinated Notes and Debentures	0	0	0
Capital Stock	79	79	0
Surplus	159	156	+ 3
Undivided Profits	383	362	+ 21
TOTAL LIABILITY AND EQUITY CAPITAL	$7,017	$6,750	+ 267

COMPARATIVE ABSTRACT

Showing interest income and expenses for State Banks in West Virginia
($ in millions)

	12-31-90	12-31-89
Number of Banks	102	104
INTEREST INCOME:		
Interest and fees on loans	$418	$401
Interest and dividends on securities	194	185
Interest on federal funds sold	32	34
TOTAL INTEREST INCOME:	$644	$620
INTEREST EXPENSE:		
Interest on deposits	$363	$349
Expense of federal funds purchased	11	10
Interest on borrowed money	1	2
TOTAL INTEREST EXPENSE:	$374	$361
Net interest income	$270	$259
Less provision for loan and lease losses	23	22
Net interest income after provisions for loan losses	$247	$237
Noninterest income	36	34
Securities (gains and losses)	1	0
Less noninterest expense	191	184
Income before income tax expense	94	87
Less income tax expense	27	23
Net extraordinary items and adjustments	1	1
NET INCOME:	$ 68	$ 65

WEST VIRGINIA STATE AND NATIONAL BANK MERGERS AS OF 12/31/90

Banks Involved	Surviving Entity	Date Effective	Date Approved	Type
Charleston National Bank First National Bank, South Charleston	The Charleston National Bank	11/05/82		P/A
The Parkersburg National Bank Union Trust	The Parkersburg National Bank	12/31/82		Merger
Raleigh County National Bank National Bankers Trust	Raleigh County National Bank	02/07/83		Merger
Community Bank and Trust, N.A., Fairmont Mountaineer National Bank, Morgantown	Community Bank and Trust, N.A.	04/01/83		Merger
The First Huntington National Bank Citizens National Bank, Point Pleasant	The First Huntington National Bank	04/19/83	05/20/83	Merger
First Wetzel National Bank Weirton National Bank	First Wetzel National Bank	07/01/83		Merger
Wheeling National Bank First Wetzel National Bank	Wheeling National Bank	07/01/83		Merger
First National Bank, Morgantown Suncrest National Bank	First National Bank	07/01/83		Merger
Peoples National Bank, Martinsburg South Berkeley National, Inwood	Peoples National Bank of Martinsburg	08/26/83		P/A
Bank of Charles Town Bank of Harpers Ferry	Bank of Charles Town	10/01/83		Merger

Banks Involved	Surviving Entity	Date Effective	Date Approved	Type
Community Bank & Trust, N.A., Fairmont Middletown National Bank	Community Bank & Trust, N.A.	10/01/83		Merger
Old National Bank, Martinsburg Surburban National Bank	The Old National Bank of Martinsburg	11/12/83		Merger
The Parkersburg National Bank The Bank of Dunbar	The Parkersburg National Bank	11/21/83		Merger
Bank of Weirton Peoples Bank, Weirton	Bank of Weirton	01/01/84		Merger
Tyler County Bank Union National Bank, Sistersville	Union Bank of Tyler County	01/01/84		Merger
Citizens National Bank, Elkins The Tucker County Bank, Parsons	Citizens National Bank	02/03/84		P/A
Beckley National Bank Mountain National Bank	Beckley National Bank	03/29/84		Merger
Kanawha Banking & Trust Co., N.A. Teays Valley National Bank, Hurricane	Kanawha Banking & Trust Co., N.A.	03/29/84		Merger
First WV Bank, N.A., Community, Wheeling First WV Bank, N.A., Warwood, Wheeling	First West Virginia Bank, N.A.	06/30/84		Merger
The Twentieth Street Bank Bank of Milton	The Twentieth Street Bank	06/30/85	04/20/85	Merger
Wheeling Dollar Savings & Trust Co. Citizens National Bank of Follansbee	Wheeling Dollar Bank		04/29/85	Merger

Banks Involved	Surviving Entity	Date Effective	Date Approved	Type
First Community Bank-Winfield (formerly the Bank of Winfield) The Buffalo Bank, Eleanor	The Buffalo Bank, Eleanor	10/10/85		Merger
Bank of Danville Bank of Mount Hope	Bank of Danville	12/31/85	10/22/85	Merger
Community Bank & Trust, N.A. National Bank of Monogah	Community Bank & Trust, N.A.	01/01/86		Merger
Greenbrier Valley Bank First National Bank of Alderson	Greenbrier Valley National Bank	03/31/86	03/10/86	Merger
First Community Bank, Inc. First Community Bank-Castle Rock	First Community Bank, Inc.	07/01/86	06/09/86	Merger
Kanawha Valley Bank, N.A. Bank of West Virginia	Kanawha Valley Bank, N.A.	09/02/86	07/16/86	Merger
Clarksburg Community Bank The Oak Mound Bank	Clarksburg Community Bank	09/15/86	07/28/86	Merger
Wheeling National Bank Citizens Bank of Weirton	Wheeling National Bank	12/31/86		Merger
United National Bank Kanawha Banking & Trust Co., N.A.	United National Bank	12/31/86		Merger
Kanawha Valley Bank, N.A. One Valley National Bank of Hurricane	One Valley National Bank of Hurricane	01/01/87		Merger

Banks Involved	Surviving Entity	Date Effective	Date Approved	Type
Mercer County Bank Bank of Athens, Inc.	Mercer County Bank	06/30/87	03/09/87	Merger
Half Dollar Trust & Savings Bank First National Bank at Moundsville	United National Bank—North	09/01/87	06/08/87	Merger
One Valley Bank, N.A. Bank of St. Albans	One Valley Bank, N.A.	09/01/87		Merger
One Valley Bank of Morgantown, Inc. One Valley Bank of Terra Alta	One Valley Bank of Morgantown, Inc.	09/30/87	06/08/87	Merger
Gilbert Bank & Trust Company American National Bank Matewan National Bank	Matewan National Bank	12/21/87		Merger
First Community Bank-Adrian Buckhannon First Community Bank, Inc. Princeton	First Community Bank, Inc.	01/01/88	11/16/87	Merger
One Valley Bank, N.A., Charleston Bank of Lubeck	One Valley Bank, N.A.—Charleston	01/01/88	11/16/87	Merger
Mercantile Banking & Trust Co., Moundsville Citizens Savings & Loan, Moundsville	Mercantile Banking & Trust Co.	04/12/88		P/A
One Valley Bank, N.A., Charleston Parkersburg Industrial Financing Corporation	One Valley Bank, N.A.—Charleston	04/15/88		Merger
The Empire National Bank of Clarksburg First National Bank at Salem	The Empire National Bank of Clarksburg	06/30/88	04/25/88	Merger

Banks Involved	Surviving Entity	Date Effective	Date Approved	Type
First Community Bank, Inc. The First National Bank of Grafton	First Community Bank, Inc.	10/31/88	09/12/88	Merger
C B & T, N.A. The Security Bank of Fairmont	C B & T—Fairmont	09/16/88		Merger
Bank of Raleigh Crossroads National Bank	Bank of Raleigh	09/19/88		Merger
First Community Bank, Inc. Valley Bank & Trust Company	First Community Bank, Inc.	12/31/88		Merger
C B & T—Stonewall, N.A. C B & T—Fairmont	C B & T—Fairmont	01/23/89		Merger
The Old National Bank of Martinsburg The Old National Bank of Jefferson County	The Old National Bank of Martinsburg	01/03/89		Merger
First Community Bank, Inc. Cherry River National Bank	First Community Bank, Inc.		06/12/89	Merger
The Weston National Bank Kanawha Union Bank Webster County National Bank	The Weston National Bank (name changed to United National Bank—Central)	07/01/89		Merger
Elk National Bank United National Bank, Parkersburg	United National Bank, Parkersburg	07/01/89		Merger
United National Bank The First National Bank of Ripley	United National Bank	08/31/89		Merger

Banks Involved	Surviving Entity	Date Effective	Date Approved	Type
Community Bank & Trust of Harrison County The Lowndes Bank	Community Bank & Trust of Harrison County	08/31/89	06/12/89	Merger
Greenbrier Valley National Bank Western Greenbrier National Bank	Greenbrier Valley National Bank	12/15/89		Merger
First National Bank of West Hamlin The Twentieth Street Bank	The Twentieth Street Bank	12/31/89		Merger
Guyan National Bank First Huntington National Bank	First Huntington National Bank	02/26/90		Merger
The Gauley National Bank The Merchants National Bank of Montgomery	The Merchants National Bank of Montgomery	03/01/90		Merger
Morgan County State Bank Old National Bank of Martinsburg	Old National Bank of Martinsburg			Merger
The Farmers and Citizens State Bank Charleston National Bank	Charleston National Bank	08/01/90		Merger
First National Bank of Weirton United National Bank—North	United National Bank—North	08/31/90		Merger
The National Bank of Commerce of Belle The National Bank of Commerce of Charleston	The National Bank of Commerce of Charleston	09/14/90		Merger
National Bank of Commerce of South Charleston National Bank of Commerce of Charleston	National Bank of Commerce of Charleston	10/19/90		Merger
The National Bank of Commerce of Nitro The National Bank of Commerce of Charleston	National Bank of Commerce of Charleston	10/26/90		Merger

OFFICIAL NOTIFICATION
FLOATING USURY CEILINGS

Pursuant to the provisions of Chapter 47-6-5b of the West Virginia Code, the Commissioner of Banking has ordered that the maximum rate of interest for any nonprecomputed loan of money made under the provisions of the aforesaid statute and secured by a mortgage or deed of trust upon real property is as follows for such loans made during the calendar months indicated:

January, 1989	10.50% per year
February, 1989	10.50% per year
March, 1989	10.43% per year
April, 1989	10.50% per year
May, 1989	10.53% per year
June, 1989	10.50% per year
July, 1989	10.33% per year
August, 1989	9.77% per year
September, 1989	9.58% per year
October, 1989	9.62% per year
November, 1989	9.65% per year
December, 1989	9.50% per year
January, 1990	9.40% per year
February, 1990	9.40% per year
March, 1990	9.76% per year
April, 1990	10.00% per year
May, 1990	10.06% per year
June, 1990	10.26% per year
July, 1990	10.23% per year
August, 1990	9.96% per year
September, 1990	10.00% per year
October, 1990	10.36% per year
November, 1990	10.53% per year
December, 1990	10.36% per year

**Formula based on 30 year maturities only. U.S. Treasury discontinued 20 year bonds on 12-31-86.*

OFFICIAL NOTIFICATION

Floating Alternative Maximum Rate of Interest

Pursuant to the provisions of Chapter 31A-4-30 (a) of the West Virginia Code, the Commissioner of Banking has ordered a maximum rate of interest on loans of money made by persons or by banks chartered under state law in the Fourth and Fifth Federal Reserve Districts as follows until the discount rates now in effect change:

Effective August 16, 1982	11.50% per year
Effective August 27, 1982	11.00% per year
Effective October 13, 1982	10.50% per year
Effective November 26, 1982	10.00% per year
Effective December 15, 1982	9.50% per year
Effective April 12, 1984	10.00% per year
Effective November 21, 1984	9.50% per year
Effective December 24, 1984	9.00% per year
Effective May 20, 1985	8.50% per year
Effective March 7, 1986	8.00% per year
Effective April 21, 1986	7.50% per year
Effective July 11, 1986	7.00% per year
Effective August 21, 1986	6.50% per year
Effective September 4, 1987	7.00% per year
Effective August 9, 1988	7.50% per year
Effective February 24, 1989	8.00% per year
Effective December 19, 1990	7.50% per year

Note: The Commissioner will continue to set the above rate as prescribed by law. Because the West Virginia Lending and Credit Rate Board has set a "general" alternative 18% rate, the above rate will not be circulated unless it is higher.

BARBOURSVILLE—THE FIRST STATE BANK

President: P. J. Vallandingham **Cashier:** R. J. Dilley

In Thousands

	12-31-90	12-31-89
Cash and Due from banks	$ 1,951	$ 2,019
Investment Securities	13,012	10,194
Loans and Leases, net of unearned income	25,225	27,900
Total Assets	47,100	46,116
Total Deposits	43,324	41,970
Total Capital	425	425
Surplus	942	942
Undivided Profits	1,814	2,075

BECKLEY—BANK OF RALEIGH

President: Frank S. Harkins, Jr. **Cashier:**

In Thousands

	12-31-90	12-31-89
Cash and Due from banks	$ 11,020	$ 10,704
Investment Securities	82,380	73,773
Loans and Leases, net of unearned income	136,304	135,107
Total Assets	245,095	238,273
Total Deposits	198,255	193,458
Total Capital	960	960
Surplus	8,078	8,078
Undivided Profits	16,992	15,810

BELINGTON—BANK OF BELINGTON

President: I. I. Pitsenberger **Cashier:** R. S. Whittaker

In Thousands

	12-31-90	12-31-89
Cash and Due from banks	$ 1,241	$ 2,810
Investment Securities	23,856	22,814
Loans and Leases, net of unearned income	17,109	15,636
Total Assets	45,432	42,245
Total Deposits	42,118	38,476
Total Capital	630	630
Surplus	1,370	1,370
Undivided Profits	827	564

BERKELEY SPRINGS—MORGAN COUNTY STATE BANK

President: G. L. Lovejoy **Cashier:** Mildred Sharp

	In Thousands	
	12-31-90	12-31-89
Cash and Due from banks	$	$ 1,354
Investment Securities	Merged	3,054
Loans and Leases, net of unearned income	With	10,276
Total Assets	Old	15,637
Total Deposits	National	14,270
Total Capital	Bank of	500
Surplus	Martinsburg	257
Undivided Profits	3-01-90	402

BLUEFIELD—THE COMMERCIAL BANK OF BLUEFIELD

President: Charles D. Shortridge **Cashier:** Duane L. Davis

	In Thousands	
	12-31-90	12-31-89
Cash and Due from banks	$ 1,232	$ 615
Investment Securities	9,756	9,992
Loans and Leases, net of unearned income	13,397	17,316
Total Assets	26,470	29,860
Total Deposits	24,633	27,525
Total Capital	600	600
Surplus	1,250	1,250
Undivided Profits	(187)	206

BLUEWELL—PEOPLES BANK OF BLUEWELL

President: W. K. Bentley **Cashier:** Dorwin D. Byrd

	In Thousands	
	12-31-90	12-31-89
Cash and Due from banks	$ 1,926	$ 1,962
Investment Securities	18,718	15,435
Loans and Leases, net of unearned income	17,850	16,691
Total Assets	41,038	37,962
Total Deposits	37,397	34,184
Total Capital	300	300
Surplus	300	300
Undivided Profits	2,730	2,783

BRIDGEPORT—BRIDGEPORT BANK

President: Robert Moran **Cashier:** Gerald Bice

In Thousands

	12-31-90	12-31-89
Cash and Due from banks	$ 1,938	$ 1,569
Investment Securities	11,843	11,716
Loans and Leases, net of unearned income	25,283	24,428
Total Assets	42,256	40,651
Total Deposits	35,075	33,964
Total Capitol	750	750
Surplus	925	925
Undivided Profits	2,219	1,931

BRUCETON MILLS—BRUCETON BANK

President: Ward F. Thomas **Cashier:** Loretta Christopher

In Thousands

	12-31-90	12-31-89
Cash and Due from banks	$ 4,515	$ 3,056
Investment Securities	20,460	20,117
Loans and Leases, net of unearned income	65,410	56,745
Total Assets	96,302	86,762
Total Deposits	87,411	79,644
Total Capital	266	266
Surplus	1,234	1,234
Undivided Profits	4,974	4,321

CEREDO—FIRST BANK OF CEREDO

President: Floyd H. Stark **Cashier:** Richard J. Stark

In Thousands

	12-31-90	12-31-89
Cash and Due from banks	$ 5,038	$ 6,726
Investment Securities	27,186	29,678
Loans and Leases, net of unearned income	87,500	88,624
Total Assets	130,133	136,095
Total Deposits	115,051	119,154
Total Capital	651	651
Surplus	3,739	3,739
Undivided Profits	4,262	4,373

CHAPMANVILLE—BANK OF CHAPMANVILLE

President: **Cashier:** T. Bart Willis

	In Thousands	
	12-31-90	12-31-89
Cash and Due from banks	$ 3,347	$ 1,334
Investment Securities	3,652	3,297
Loans and Leases, net of unearned income	14,536	12,911
Total Assets	23,557	20,934
Total Deposits	20,806	18,226
Total Capital	600	600
Surplus	600	600
Undivided Profits	1,432	1,267

CHARLESTON—AMERIBANK, CHARLESTON

President: Stephen L. Smith **Cashier:**

	In Thousands	
	12-31-90	12-31-89
Cash and Due from banks	$ 566	$ 663
Investment Securities	3,003	501
Loans and Leases, net of unearned income	6,576	7,079
Total Assets	13,090	13,673
Total Deposits	12,052	12,373
Total Capital	302	302
Surplus	523	522
Undivided Profits	98	213

CHARLESTON—SOUTH HILLS BANK

President: Larry Dawson **Cashier:** Rodger Nelson

	In Thousands	
	12-31-90	12-31-89
Cash and Due from banks	$ 2,060	$ 1,589
Investment Securities	21,179	18,749
Loans and Leases, net of unearned income	19,431	20,543
Total Assets	47,527	45,296
Total Deposits	40,214	38,678
Total Capital	875	875
Surplus	703	703
Undivided Profits	3,911	3,455

CHARLES TOWN—THE BANK OF CHARLES TOWN

President: Donald S. Smith **Cashier:** William R. Harner

In Thousands

	12-31-90	12-31-89
Cash and Due from banks	$ 3,550	$ 6,987
Investment Securities	34,791	30,699
Loans and Leases, net of unearned income	70,318	69,025
Total Assets	114,680	111,602
Total Deposits	104,708	102,180
Total Capital	3,000	3,000
Surplus	3,000	3,000
Undivided Profits	3,193	2,559

CHARLES TOWN—PEOPLES BANK OF CHARLES TOWN

President: Bernard F. Murray **Cashier:** Juanita V. Pierce

In Thousands

	12-31-90	12-31-89
Cash and Due from banks	$ 2,297	$ 2,292
Investment Securities	14,541	7,065
Loans and Leases, net of unearned income	41,665	44,458
Total Assets	65,486	61,674
Total Deposits	62,068	58,052
Total Capital	295	295
Surplus	1,400	1,400
Undivided Profits	965	1,384

CLARKSBURG—COMMUNITY BANK & TRUST OF HARRISON COUNTY

President: Thomas J. Hansberry **Cashier:** R. Mike Hall

In Thousands

	12-31-90	12-31-89
Cash and Due from banks	$ 17,469	$ 24,653
Investment Securities	77,832	59,897
Loans and Leases, net of unearned income	91,381	101,945
Total Assets	199,040	200,072
Total Deposits	159,813	167,895
Total Capital	578	578
Surplus	9,352	9,352
Undivided Profits	8,926	7,851

CLAY—CLAY COUNTY BANK

President: J. D. Morris **Cashier:** Walter S. Legg, Jr.

	In Thousands	
	12-31-90	12-31-89
Cash and Due from banks	$ 3,720	$ 2,987
Investment Securities	16,302	14,280
Loans and Leases, net of unearned income	20,188	19,178
Total Assets	47,857	44,569
Total Deposits	41,187	38,431
Total Capital	500	500
Surplus	1,000	1,000
Undivided Profits	4,759	4,415

CLENDENIN—FARMERS AND CITIZENS STATE BANK

President: David Abbott **Cashier:** W. A. Settle

	In Thousands	
	12-31-90	12-31-89
Cash and Due from banks	$	$ 1,329
Investment Securities	Merged	14,658
Loans and Leases, net of unearned income	With	25,148
Total Assets	Charleston	44,968
Total Deposits	National	42,215
Total Capital	Bank	294
Surplus	8-01-90	276
Undivided Profits		1,594

CROSS LANES—THE BANK OF CROSS LANES

President: Carroll G. Casto **Cashier:** Joslyn Truett

	In Thousands	
	12-31-90	13-31-89
Cash and Due from banks	$ 1,914	$ 914
Investment Securities	7,793	9,053
Loans and Leases, net of unearned income	22,495	19,813
Total Assets	33,997	30,518
Total Deposits	30,507	27,295
Total Capital	679	679
Surplus	295	295
Undivided Profits	1,920	1,675

DUNBAR—COMMUNITY BANKING AND SAVINGS COMPANY

President: Andrew A. Payne, Jr. **Cashier:** Joan B. Belcher

	In Thousands	
	12-31-90	12-31-89
Cash and Due from banks	$ 736	$ 1,229
Investment Securities	15,366	14,169
Loans and Leases, net of unearned income	5,137	5,308
Total Assets	22,677	21,594
Total Deposits	19,909	18,679
Total Capital	200	200
Surplus	410	410
Undivided Profits	1,444	1,350

ELEANOR—THE BUFFALO BANK

President: Winston C. Brown, Jr. **Cashier:** Winston C. Brown, Jr.

	In Thousands	
	12-31-90	12-31-89
Cash and Due from banks	$ 1,765	$ 1,629
Investment Securities	4,727	5,629
Loans and Leases, net of unearned income	43,922	41,773
Total Assets	55,099	51,757
Total Deposits	50,962	47,334
Total Capital	50	50
Surplus	700	700
Undivided Profits	2,665	2,780

ELIZABET[illegible]–WIRT COUNTY BANK

President: James H. Roberts **Cashier:** Larry W. Sullivan

	In Thousands	
	12-31-90	12-31-89
Cash and Due from banks	$ 675	$ 447
Investment Securities	7,260	8,952
Loans and Leases, net of unearned income	11,039	10,643
Total Assets	19,810	20,580
Total Deposits	17,148	17,491
Total Capital	200	200
Surplus	1,000	1,000
Undivided Profits	1,344	1,739

ELKINS—DAVIS TRUST COMPANY

President: R. E. Wilmoth **Cashier:**

In Thousands

	12-31-90	12-31-89
Cash and Due from banks	$ 2,655	$ 3,250
Investment Securities	29,987	28,112
Loans and Leases, net of unearned income	45,776	44,217
Total Assets	94,881	92,335
Total Deposits	84,998	83,165
Total Capital	2,000	2,000
Surplus	2,000	2,000
Undivided Profits	5,227	4,600

ELKINS—FIRST STATE BANK ELKINS, INC.

President: Carlin K. Harmon **Cashier:** Carolyn Hanshew

In Thousands

	12-31-90	12-31-89
Cash and Due from banks	$ 1,269	$ 1,698
Investment Securities	4,184	6,116
Loans and Leases, net of unearned income	30,924	24,074
Total Assets	38,850	34,686
Total Deposits	36,005	32,439
Total Capital	760	760
Surplus	1,575	1,290
Undivided Profits	206	6

FAIRVIEW—THE BANK OF WADESTOWN

President: Craig Henderson **Cashier:** Joyce A. Clark

In Thousands

	12-31-90	12-31-89
Cash and Due from banks	$ 725	$ 1,444
Investment Securities	12,017	11,389
Loans and Leases, net of unearned income	9,260	10,633
Total Assets	24,020	24,621
Total Deposits	21,801	22,321
Total Capital	100	100
Surplus	500	500
Undivided Profits	1,434	1,408

FOLLANSBEE—BANK OF FOLLANSBEE

President: James R. Hood **Cashier:** Patricia A. Welling

	In Thousands	
	12-31-90	12-31-89
Cash and Due from banks	$ 1,119	$ 1,267
Investment Securities	5,657	6,097
Loans and Leases, net of unearned income	10,465	8,814
Total Assets	17,883	17,125
Total Deposits	16,427	15,699
Total Capital	50	50
Surplus	150	150
Undivided Profits	1,292	11

FRANKLIN—PENDLETON COUNTY BANK

President: Richard Homan **Cashier:** Phyllis Sponaugle

	In Thousands	
	12-31-90	12-31-89
Cash and Due from banks	$ 1,505	$ 1,845
Investment Securities	23,811	24,944
Loans and Leases, net of unearned income	46,667	42,435
Total Assets	78,129	72,937
Total Deposits	66,683	62,529
Total Capital	750	750
Surplus	750	750
Undivided Profits	9,055	8,062

GASSAWAY—BANK OF GASSAWAY

President: John D. Heater **Cashier:** Jeffrey A. Gunter

	In Thousands	
	12-31-90	12-31-89
Cash and Due from banks	$ 3,479	$ 2,285
Investment Securities	24,332	25,770
Loans and Leases, net of unearned income	34,883	33,153
Total Assets	66,361	63,787
Total Deposits	60,762	57,977
Total Capital	2,000	2,000
Surplus	2,000	2,000
Undivided Profits	908	1,011

GRAFTON—THE BLUEVILLE BANK OF GRAFTON

President: Leigh Schorr **Cashier:**

In Thousands

	12-31-90	12-31-89
Cash and Due from banks	$ 2,242	$ 2,330
Investment Securities	5,436	7,996
Loans and Leases, net of unearned income	35,068	44,404
Total Assets	48,118	61,591
Total Deposits	46,936	56,683
Total Capital	1,961	1,961
Surplus	1,720	1,720
Undivided Profits	(3,484)	(425)

GRANTSVILLE—CALHOUN COUNTY BANK, INC.

President: Donald W. Morris **Cashier:** James L. Bennett

In Thousands

	12-31-90	12-31-89
Cash and Due from banks	$ 1,423	$ 1,492
Investment Securities	12,524	11,255
Loans and Leases, net of unearned income	29,536	29,941
Total Assets	49,145	47,877
Total Deposits	43,587	42,725
Total Capital	307	307
Surplus	556	556
Undivided Profits	4,193	3,943

GREENVILLE—THE BANK OF GREENVILLE

President: R. Warren Ellison **Cashier:** B. Curtis Ballard

In Thousands

	12-31-90	12-31-89
Cash and Due from banks	$ 1,074	$ 804
Investment Securities	4,694	4,103
Loans and Leases, net of unearned income	5,924	5,551
Total Assets	12,145	11,375
Total Deposits	11,088	10,342
Total Capital	48	48
Surplus	225	225
Undivided Profits	661	637

HARMAN—THE STOCKMANS BANK OF HARMAN

President: Doan Harman **Cashier:** G. R. Cooper

In Thousands

	12-31-90	12-31-89
Cash and Due from banks	$ 1,152	$ 879
Investment Securities	598	897
Loans and Leases, net of unearned income	5,881	5,701
Total Assets	9,161	8,567
Total Deposits	8,057	7,436
Total Capital	25	25
Surplus	200	200
Undivided Profits	800	823

HARRISVILLE—FARMERS & MERCHANTS BANK OF RITCHIE COUNTY

President: Henry Sassi **Cashier:** Martha Keller

In Thousands

	12-31-90	12-31-89
Cash and Due from banks	$ 672	$ 635
Investment Securities	2,875	2,366
Loans and Leases, net of unearned income	8,129	7,914
Total Assets	12,734	12,678
Total Deposits	11,608	11,495
Total Capital	25	25
Surplus	300	300
Undivided Profits	714	719

HARRISVILLE—THE UNION BANK OF HARRISVILLE

President: Raymond Jones **Cashier:** Dyanna Dye

In Thousands

	12-31-90	12-31-89
Cash and Due from banks	$ 6,668	$ 9,487
Investment Securities	14,117	10,275
Loans and Leases, net of unearned income	17,103	17,649
Total Assets	39,023	38,321
Total Deposits	33,537	33,579
Total Capital	480	480
Surplus	1,720	1,720
Undivided Profits	1,682	1,198

HUNDRED—BANK OF HUNDRED

President: C. C. Spitznogle **Cashier:** Donald Clovis

	In Thousands	
	12-31-90	12-31-89
Cash and Due from banks	$ 1,645	$ 1,536
Investment Securities	17,810	17,691
Loans and Leases, net of unearned income	11,563	11,194
Total Assets	34,113	33,340
Total Deposits	27,949	27,592
Total Capital	100	100
Surplus	700	700
Undivided Profits	4,941	4,534

HUNTINGTON—ONE VALLEY BANK OF HUNTINGTON

President: J. G. Call **Cashier:** Sidney L. Harmon

	In Thousands	
	12-31-90	12-31-89
Cash and Due from banks	$ 7,322	$ 7,116
Investment Securities	37,535	27,078
Loans and Leases, net of unearned income	94,712	97,789
Total Assets	151,512	146,098
Total Deposits	138,450	132,843
Total Capital	550	550
Surplus	2,575	2,575
Undivided Profits	6,955	6,318

HUNTINGTON—THE TWENTIETH STREET BANK

President: B. C. McGinnis, III **Cashier:** C. E. Fry

	In Thousands	
	12-31-90	12-31-89
Cash and Due from banks	$ 9,194	$ 8,323
Investment Securities	119,057	92,496
Loans and Leases, net of unearned income	138,006	119,572
Total Assets	278,487	231,962
Total Deposits	247,883	210,623
Total Capital	1,883	1,500
Surplus	7,883	7,500
Undivided Profits	11,820	7,319

HURRICANE—PUTNAM COUNTY BANK

President: J. R. Wilson **Cashier:** Gary Sargent

In Thousands

	12-31-90	12-31-89
Cash and Due from banks	$ 8,217	$ 9,391
Investment Securities	68,446	52,592
Loans and Leases, net of unearned income	83,172	80,135
Total Assets	199,875	178,088
Total Deposits	183,889	164,103
Total Capital	300	300
Surplus	1,000	1,000
Undivided Profits	13,667	11,981

IAEGER—THE BANK OF IAEGER

President: A. J. Signaigo **Cashier:** Helena Morgan

In Thousands

	12-31-90	12-31-89
Cash and Due from banks	$ 1,578	$ 1,598
Investment Securities	24,449	23,009
Loans and Leases, net of unearned income	5,449	4,893
Total Assets	33,933	31,314
Total Deposits	26,713	24,112
Total Capital	500	500
Surplus	1,000	1,000
Undivided Profits	5,428	5,354

KEYSER—FARMERS & MERCHANTS BANK OF KEYSER

President: Harlan M. Bell **Cashier:** Douglas Haines

In Thousands

	12-31-90	12-31-89
Cash and Due from banks	$ 3,082	$ 2,556
Investment Securities	16,978	15,236
Loans and Leases, net of unearned income	57,066	52,015
Total Assets	79,874	73,004
Total Deposits	70,888	64,888
Total Capital	1,287	1,287
Surplus	1,091	1,091
Undivided Profits	5,380	4,620

LAVALETTE—LAVALETTE STATE BANK

President: Timothy R. Kinsey **Cashier:** Lois A. Booton

	In Thousands	
	12-31-90	12-31-89
Cash and Due from banks	$ 1,938	$ 1,479
Investment Securities	9,268	10,197
Loans and Leases, net of unearned income	15,628	14,220
Total Assets	28,367	31,333
Total Deposits	25,735	28,987
Total Capital	570	570
Surplus	428	428
Undivided Profits	1,167	1,012

LOGAN—LOGAN BANK & TRUST COMPANY

President: Frank H. Oakley **Cashier:**

	In Thousands	
	12-31-90	12-31-89
Cash and Due from banks	$ 7,119	$ 3,756
Investment Securities	13,337	11,851
Loans and Leases, net of unearned income	26,018	24,638
Total Assets	50,974	45,947
Total Deposits	44,942	40,099
Total Capital	500	500
Surplus	1,000	1,000
Undivided Profits	4,163	3,988

LOST CREEK—THE HARRISON COUNTY BANK

President: David H. Nutter **Cashier:** Monte E. Small

	In Thousands	
	12-31-90	12-31-89
Cash and Due from banks	$ 2,064	$ 2,533
Investment Securities	9,613	9,051
Loans and Leases, net of unearned income	24,260	25,042
Total Assets	39,440	40,319
Total Deposits	33,945	34,328
Total Capital	160	160
Surplus	900	900
Undivided Profits	4,022	3,852

MAN—THE BANK OF MAN, INC.

President: Charles G. Ellis **Cashier:** Jean Klipa

In Thousands

	12-31-90	12-31-89
Cash and Due from banks	$ 4,070	$ 3,326
Investment Securities	25,734	22,118
Loans and Leases, net of unearned income	22,742	24,941
Total Assets	58,541	56,272
Total Deposits	50,498	48,201
Total Capital	225	225
Surplus	400	400
Undivided Profits	6,791	6,792

MANNINGTON—FIRST EXCHANGE BANK

President: A. Dale Poling **Cashier:** Nellie M. Fluharty

In Thousands

	12-31-90	12-31-89
Cash and Due from banks	$ 2,154	$ 3,554
Investment Securities	17,090	19,577
Loans and Leases, net of unearned income	22,549	25,132
Total Assets	48,470	56,358
Total Deposits	44,974	47,187
Total Capital	1,000	1,000
Surplus	1,400	1,400
Undivided Profits	698	1,548

MARLINTON—BANK OF MARLINTON

President: Robert N. Woods **Cashier:** Melvin L. Anderson

In Thousands

	12-31-90	12-31-89
Cash and Due from banks	$ 1,591	$ 1,894
Investment Securities	25,007	23,383
Loans and Leases, net of unearned income	13,836	12,961
Total Assets	43,446	42,154
Total Deposits	38,455	37,499
Total Capital	200	200
Surplus	300	300
Undivided Profits	3,851	3,795

MARTINSBURG—F & M BANK, MARTINSBURG

President: Victor A. Roberts, Jr. **Cashier:** Ernest L. Weidman, Jr.

	In Thousands	
	12-31-90	12-31-89
Cash and Due from banks	$ 3,167	$ 2,761
Investment Securities	14,676	15,183
Loans and Leases, net of unearned income	40,681	37,776
Total Assets	64,646	60,463
Total Deposits	57,680	54,091
Total Capital	1,000	1,000
Surplus	1,410	1,410
Undivided Profits	4,145	3,739

McMECHEN—BANK OF McMECHEN

President: Michael E. Moore **Cashier:** Linda Miller

	In Thousands	
	12-31-90	12-31-89
Cash and Due from banks	$ 1,918	$ 2,379
Investment Securities	8,340	9,211
Loans and Leases, net of unearned income	16,636	15,777
Total Assets	28,602	30,046
Total Deposits	26,024	26,846
Total Capital	594	594
Surplus	300	300
Undivided Profits	1,488	1,363

MIDDLEBOURNE—UNION BANK OF TYLER COUNTY

President: Gary R. Davis **Cashier:** Patricia Mason

	In Thousands	
	12-31-90	12-31-89
Cash and Due from banks	$ 1,790	$ 1,281
Investment Securities	11,282	10,071
Loans and Leases, net of unearned income	19,922	19,883
Total Assets	34,697	33,618
Total Deposits	31,109	30,182
Total Capital	144	144
Surplus	739	739
Undivided Profits	2,545	2,330

MILL CREEK—BANK OF MILL CREEK

President: James E. Wallace **Cashier:** Andrew T. Doig

	In Thousands	
	12-31-90	12-31-89
Cash and Due from banks	$ 1,734	$ 1,634
Investment Securities	9,552	8,228
Loans Nd Leases, net of unearned income	21,373	19,902
Total Assets	34,194	32,357
Total Deposits	31,405	29,748
Total Capital	120	120
Surplus	545	545
Undivided Profits	1,749	1,647

MILTON—MILTON TRI-COUNTY BANK

President: R. Wade Caskey **Cashier:**

	In Thousands	
	12-31-90	12-31-89
Cash and Due from banks	$ 1,047	$ 1,579
Investment Securities	1,310	3,091
Loans and Leases, net of unearned income	15,497	14,187
Total Assets	18,926	19,691
Total Deposits	18,131	17,766
Total Capital	217	215
Surplus	1,198	1,187
Undivied Profits	(891)	3

MORGANTOWN—CITIZENS BANK OF MORGANTOWN

President: James R. Camp **Cashier:**

	In Thousands	
	12-31-90	12-31-89
Cash and Due from banks	$ 1,285	$ 4,299
Investment Securities	7,722	8,213
Loans and Leases, net of unearned income	- 13,985	12,350
Total Assets	24,989	25,343
Total Deposits	21,040	21,582
Total Capital	179	179
Surplus	968	968
Undivided Profits	2,255	2,189

MORGANTOWN—ONE VALLEY BANK OF MORGANTOWN, INC.

President: Kenneth R. Summers **Cashier: Charles T. Sims**

In Thousands

	12-31-90	12-31-89
Cash and Due from banks	$ 12,284	$ 10,899
Investment Securities	52,652	48,488
Loans and Leases, net of unearned income	165,363	156,057
Total Assets	251,800	243,337
Total Deposits	198,323	186,281
Total Capital	1,999	2,537
Surplus	4,941	4,403
Undivided Profits	9,236	7,740

MOUNDSVILLE—MERCANTILE BANKING AND TRUST CO.

President: C. Michael Blair **Cashier:** Dale Knutsen, Jr.

In Thousands

	12-31-90	12-31-89
Cash and Due from banks	$ 3,768	$ 1,891
Investment Securities	60,866	57,295
Loans and Leases, net of unearned income	36,605	38,592
Total Assets	105,634	100,669
Total Deposits	95,517	90,650
Total Capital	2,000	2,000
Surplus	1,100	1,100
Undivided Profits	6,539	6,226

MOUNT HOPE—THE BANK OF MOUNT HOPE, INC.

(formerly The Bank of Danville)

President: **Cashier:**

In Thousands

	12-31-90	12-31-89
Cash and Due from banks	$ 1,095	$ 2,136
Investment Securities	9,167	9,216
Loans and Leases, net of unearned income	12,468	35,347
Total Assets	26,748	68,182
Total Deposits	24,231	64,098
Total Capital	784	784
Surplus	901	901
Undivided Profits	604	1,692

MULLENS—THE PEOPLES BANK OF MULLENS

President: William A. Davis **Cashier:** Ronald L. Bowling

In Thousands

	12-31-90	12-31-89
Cash and Due from banks	$ 10,387	$ 10,857
Investment Securities	46,454	42,144
Loans and Leases, net of unearned income	26,210	27,681
Total Assets	90,345	87,783
Total Deposits	78,775	76,617
Total Capital	1,200	1,200
Surplus	1,200	1,200
Undivided Profits	8,287	7,896

NAUGATUCK—BANK OF MINGO

President: Nadine Mitchell **Cashier:** Rhonda G. Farley

In Thousands

	12-31-90	12-31-89
Cash and Due from banks	$ 2,539	$ 3,297
Investment Securities	11,493	12,011
Loans and Leases, net of unearned income	30,361	25,591
Total Assets	49,741	44,998
Total Deposits	44,837	40,608
Total Capital	400	400
Surplus	400	400
Undivided Profits	3,335	2,919

NEWELL—NORTHERN HANCOCK BANK & TRUST CO.

President: Jerry L. Bower **Cashier:**

In Thousands

	12-31-90	12-31-89
Cash and Due from banks	$ 570	$ 444
Investment Securities	2,863	2,573
Loans and Leases, net of unearned income	6,033	6,094
Total Assets	10,394	10,323
Total Deposits	9,334	9,351
Total Capital	597	597
Surplus	255	255
Undivided Profits	148	49

NEW MARTINSVILLE—NEW MARTINSVILLE BANK

President: Lawrence P. Finneran **Cashier:**

In Thousands

	12-31-90	12-31-89
Cash and Due from banks	$ 1,215	$ 1,332
Investment Securities	10,909	9,758
Loans and Leases, net of unearned income	16,744	14,830
Total Assets	30,225	27,427
Total Deposits	26,822	24,047
Total Capital	150	150
Surplus	350	350
Undivided Profits	1,991	2,051

OAK HILL—ONE VALLEY BANK OF OAK HILL

President: John M. Frazier **Cashier:**

In Thousands

	12-31-90	12-31-89
Cash and Due from banks	$ 2,239	$ 1,981
Investment Securities	22,792	23,459
Loans and Leases, net of unearned income	58,666	53,727
Total Assets	87,788	83,479
Total Deposits	69,158	66,307
Total Capital	480	480
Surplus	5,000	5,000
Undivided Profits	2,032	1,816

OCEANA—THE BANK OF OCEANA

President: R. W. Wilkinson **Cashier:** John D. Lay

In Thousands

	12-31-90	12-31-89
Cash and Due from banks	$ 1,370	$ 1,645
Investment Securities	16,845	18,905
Loans and Leases, net of unearned income	18,734	18,832
Total Assets	41,679	40,786
Total Deposits	36,739	35,813
Total Capital	300	300
Surplus	467	467
Undivided Profits	3,430	3,414

PADEN CITY—THE BANK OF PADEN CITY

President: David L. Mendenhall **Cashier:** Shirley Kendle

	In Thousands	
	12-31-90	12-31-89
Cash and Due from banks	$ 1,350	$ 1,410
Investment Securities	7,397	6,525
Loans and Leases, net of unearned income	16,075	15,095
Total Assets	27,016	26,048
Total Deposits	24,949	24,003
Total Capital	300	300
Surplus	504	504
Undivided Profits	1,021	954

PARKERSBURG—COMMERCIAL BANKING & TRUST CO.

President: William E. Mildren **Cashier:** Wayne F. Lee

	In Thousands	
	12-31-90	12-31-89
Cash and Due from banks	$ 7,160	$ 5,554
Investment Securities	33,585	35,156
Loans and Leases, net of unearned income	76,907	69,430
Total Assets	133,374	118,811
Total Deposits	120,706	108,375
Total Capital	125	125
Surplus	4,025	4,025
Undivided Profits	4,270	4,175

PARKERSBURG—COMMUNITY BANK OF PARKERSBURG

President: Cline A. Knotts **Cashier:** Sandra Gault

	In Thousands	
	12-31-90	12-31-89
Cash and Due from banks	$ 2,348	$ 2,018
Investment Securities	8,618	6,136
Loans and Leases, net of unearned income	42,567	43,253
Total Assets	58,236	53,995
Total Deposits	51,965	47,378
Total Capital	500	500
Surplus	700	700
Undivided Profits	3,551	3,234

PARKERSBURG—MOUNTAIN STATE BANK

President: Gerald L. Binder **Cashier:** Robert Coen

	In Thousands	
	12-31-90	12-31-89
Cash and Due from banks	$ 3,223	$ 3,450
Investment Securities	31,694	29,496
Loans and Leases, net of unearned income	35,704	34,881
Total Assets	74,648	71,153
Total Deposits	67,263	65,091
Total Capital	525	525
Surplus	1,000	1,000
Undivided Profits	4,364	3,602

PARKERSBURG—WOOD COUNTY BANK

President: William P. Crites **Cashier:** Joe D. Campbell

	In Thousands	
	12-31-90	12-31-89
Cash and Due from banks	$ 6,873	$ 6,297
Investment Securities	28,192	23,423
Loans and Leases, net of unearned income	65,992	63,199
Total Assets	110,092	103,802
Total Deposits	100,141	94,702
Total Capital	2,374	2,342
Surplus	2,895	2,851
Undivided Profits	1,759	1,462

PENNSBORO—THE COMMUNITY BANK

President: Wilson Davis **Cashier:** Patty Poling

	In Thousands	
	12-31-90	12-31-89
Cash and Due from banks	$ 1,248	$ 788
Investment Securities	8,003	9,321
Loans and Leases, net of unearned income	9,923	8,785
Total Assets	19,979	19,406
Total Deposits	17,894	17,382
Total Capital	200	200
Surplus	200	200
Undivided Profits	1,578	1,526

PETERSBURG—THE GRANT COUNTY BANK

President: R. Stephen Harman **Cashier:** Edgel C. Liller

In Thousands

	12-31-90	12-31-89
Cash and Due from banks	$ 1,821	$ 2,032
Investment Securities	24,978	21,218
Loans and Leases, net of unearned income	47,765	46,626
Total Assets	80,975	73,278
Total Deposits	72,117	64,717
Total Capital	500	500
Surplus	1,000	1,000
Undivided Profits	6,602	6,061

PETERSBURG—POTOMAC VALLEY BANK

President: F. Richard Thompson **Cashier:** Paul Leatherman

In Thousands

	12-31-90	12-31-89
Cash and Due from banks	$ 2,952	$ 2,141
Investment Securities	29,050	31,499
Loans and Leases, net of unearned income	29,165	25,083
Total Assets	64,838	60,295
Total Deposits	57,729	53,517
Total Capital	900	900
Surplus	1,500	1,500
Undivided Profits	4,174	3,737

PHILIPPI—BARBOUR COUNTY BANK

President: William O. Lantz **Cashier:** W. J. Wright

In Thousands

	12-31-90	12-31-89
Cash and Due from banks	$ 1,226	$ 1,342
Investment Securities	24,739	23,064
Loans and Leases, net of unearned income	14,591	14,708
Total Assets	41,696	39,972
Total Deposits	35,410	34,345
Total Capital	320	320
Surplus	1,000	1,000
Undivided Profits	4,511	3,888

POINT PLEASANT—THE PEOPLES BANK OF POINT PLEASANT

President: Joe Ellison **Cashier:** Geneva Durst

	In Thousands	
	12-31-90	12-31-89
Cash and Due from banks	$ 2,847	$ 2,152
Investment Securities	32,637	29,376
Loans and Leases, net of unearned income	45,211	38,332
Total Assets	85,662	74,155
Total Deposits	77,000	66,126
Total Capital	1,250	1,250
Surplus	1,750	1,750
Undivided Profits	3,786	3,084

PRINCETON—FIRST COMMUNITY BANK, INC.

President: James L. Harrison **Cashier:**

	In Thousands	
	12-31-90	12-31-89
Cash and Due from banks	$ 33,444	$ 23,005
Investment Securities	74,649	38,665
Loans and Leases, net of unearned income	239,043	249,918
Total Assets	375,738	359,834
Total Deposits	328,773	316,530
Total Capital	15,600	15,600
Surplus	7,545	7,545
Undivided Profits	2,601	2,974

PRINCETON—ONE VALLEY BANK OF MERCER COUNTY, INC.

President: J. W. Thompson **Cashier:** J. Eugene Willey

	In Thousands	
	12-31-90	12-31-89
Cash and Due from banks	$ 6,018	$ 5,880
Investment Securities	44,398	47,713
Loans and Leases, net of unearned income	$101,400	88,734
Total Assets	163,979	149,981
Total Deposits	150,957	137,746
Total Capital	500	500
Surplus	1,336	1,336
Undivided Profits	9,483	8,992

RAINELLE—FIRST STATE BANK & TRUST

President: Carlin K. Harmon **Cashier:**

In Thousands

	12-31-90	12-31-89
Cash and Due from banks	$ 1,442	$ 2,160
Investment Securities	13,144	13,740
Loans and Leases, net of unearned income	20,256	17,428
Total Assets	36,173	34,472
Total Deposits	30,736	28,023
Total Capital	240	240
Surplus	400	400
Undivided Profits	4,444	4,105

RANSON—BLAKELEY BANK AND TRUST COMPANY

President: J. R. Huyett **Cashier:** J. R. Huyett

In Thousands

	12-31-90	12-31-89
Cash and Due from banks	$ 2,378	$ 2,321
Investment Securities	9,135	7,651
Loans and Leases, net of unearned income	56,145	52,594
Total Assets	84,681	78,672
Total Deposits	76,871	71,590
Total Capital	2,323	2,323
Surplus	516	516
Undivided Profits	3,938	3,238

RAVENSWOOD—JACKSON COUNTY BANK

President: Thomas Lookabaugh **Cashier:** Chad R. Matics

In Thousands

	12-31-90	12-31-89
Cash and Due from banks	$ 3,051	$ 3,958
Investment Securities	15,994	17,386
Loans and Leases, net of unearned income	22,308	20,597
Total Assets	47,278	45,388
Total Deposits	42,839	41,169
Total Capital	640	640
Surplus	860	860
Undivided Profits	2,301	2,165

RICHWOOD—PEOPLES BANK OF RICHWOOD

President: Gary D. Austin **Cashier:** Patricia S. Malcomb

In Thousands

	12-31-90	12-31-89
Cash and Due from banks	$ 1,630	$ 1,556
Investment Securities	7,020	6,062
Loans and Leases, net of unearned income	22,294	23,837
Total Assets	35,658	36,413
Total Deposits	32,996	32,395
Total Capital	181	181
Surplus	1,100	1,100
Undivided Profits	1,075	1,133

RIPLEY—BANK OF RIPLEY

President: James J. Robinson **Cashier:** Michael F. Hall

In Thousands

	12-31-90	12-31-89
Cash and Due from banks	$ 1,490	$ 1,420
Investment Securities	18,083	19,493
Loans and Leases, net of unearned income	18,794	17,355
Total Assets	44,054	40,501
Total Deposits	39,985	36,719
Total Capital	323	323
Surplus	1,000	1,000
Undivided Profits	2,417	2,176

ROMNEY—THE BANK OF ROMNEY

President: Marlin C. Biggs **Cashier:** Lawrence F. Foley

In Thousands

	12-31-90	12-31-89
Cash and Due from banks	$ 2,006	$ 3,337
Investment Securities	16,397	16,443
Loans and Leases, net of unearned income	47,583	45,464
Total Assets	71,427	68,117
Total Deposits	65,177	62,681
Total Capital	100	100
Surplus	1,500	1,500
Undivided Profits	4,125	3,408

SAINT MARYS—PLEASANTS COUNTY BANK

President: Leo Tullius **Cashier:** J. Marlene Medley

In Thousands

	12-31-90	12-31-89
Cash and Due from banks	$ 902	$ 997
Investment Securities	20,216	14,993
Loans and Leases, net of unearned income	17,149	17,238
Total Assets	40,712	38,354
Total Deposits	36,786	34,810
Total Capital	500	500
Surplus	800	800
Undivided Profits	2,219	1,895

SHEPHERDSTOWN—JEFFERSON SECURITY BANK

President: W. E. Knode, Jr. **Cashier:** Denver L. Hipp

In Thousands

	12-31-90	12-31-89
Cash and Due from banks	$ 2,345	$ 2,338
Investment Securities	11,441	10,173
Loans and Leases, net of unearned income	58,014	58,099
Total Assets	79,607	76,845
Total Deposits	72,758	70,794
Total Capital	600	600
Surplus	1,500	1,500
Undivided Profits	3,936	3,332

SHINNSTON—FIRSTBANK SHINNSTON

President: Frank K. Abruzzino **Cashier:** Mary K. Romeo

In Thousands

	12-31-90	12-31-89
Cash and Due from banks	$ 3,111	$ 3,130
Investment Securities	29,648	31,307
Loans and Leases, net of unearned income	35,805	37,123
Total Assets	75,441	76,249
Total Deposits	68,629	69,371
Total Capital	441	400
Surplus	4,141	1,500
Undivided Profits	25	4,227

SISSONVILLE—BANK OF SISSONVILLE

President: C. Alan Otey **Cashier:** Rick Clevinger

	In Thousands	
	12-31-90	12-31-89
Cash and Due from banks	$ 951	$ 1,353
Investment Securities	11,954	9,883
Loans and Leases, net of unearned income	16,813	16,498
Total Assets	31,705	28,704
Total Deposits	27,341	24,656
Total Capital	250	250
Surplus	250	250
Undivided Profits	2,833	2,574

SISTERSVILLE—FIRST TYLER BANK & TRUST COMPANY

President: R. O. Hanlin **Cashier:** J. I. Kirkpatrick

	In Thousands	
	12-31-90	12-31-89
Cash and Due from banks	$ 610	$ 488
Investment Securities	11,066	10,884
Loans and Leases, net of unearned income	6,127	5,007
Total Assets	21,630	19,392
Total Deposits	16,182	14,945
Total Capital	200	200
Surplus	800	800
Undivided Profits	1,542	2,270

SOUTH CHARLESTON—2ND AVENUE BANK OF SOUTH CHARLESTON

President: Brenda H. Robertson

	In Thousands	
	12-31-90	12-31-89
Cash and Due from banks	$ 673	$ 1,587
Investment Securities	5,419	2,482
Loans and Leases, net of unearned income	4,952	4,368
Total Assets	13,635	10,066
Total Deposits	12,308	8,818
Total Capital	138	138
Surplus	481	481
Undivided Profits	472	415

SPENCER—THE TRADERS BANK

President: Gary B. Martin **Cashier:** David F. Boothe

In Thousands

	12-31-90	12-31-89
Cash and Due from banks	$ 2,553	$ 2,491
Investment Securities	15,942	20,764
Loans and Leases, net of unearned income	54,568	45,601
Total Assets	78,837	74,361
Total Deposits	71,237	67,333
Total Capital	900	900
Surplus	450	450
Undivided Profits	5,501	5,133

SUMMERSVILLE—NICHOLAS COUNTY BANK

President: Milton Woods, Jr. **Cashier:** Kenneth Hess

In Thousands

	12-31-90	12-31-89
Cash and Due from banks	$ 2,250	$ 1,780
Investment Securities	53,116	56,984
Loans and Leases, net of unearned income	23,006	21,629
Total Assets	83,406	86,838
Total Deposits	70,409	70,363
Total Capital	1,100	1,100
Surplus	1,100	1,100
Undivided Profits	5,779	5,185

SUMMERSVILLE—ONE VALLEY BANK OF SUMMERSVILLE, INC.

President: Robert E. Kamm, Jr. **Cashier:** Opal Bell

In Thousands

	12-31-90	12-31-89
Cash and Due from banks	$ 1,991	$ 1,114
Investment Securities	29,907	5,905
Loans and Leases, net of unearned income	47,265	12,445
Total Assets	87,328	21,397
Total Deposits	73,028	19,609
Total Capital	620	50
Surplus	1,600	400
Undivided Profits	5,938	1,130

TERRA ALTA—THE TERRA ALTA BANK

President: Howard M. Metheny **Cashier:** Kenneth Frankhouser

	In Thousands	
	12-31-90	12-31-89
Cash and Due from banks	$ 1,468	$ 4,367
Investment Securities	4,925	5,636
Loans and Leases, net of unearned income	15,277	13,794
Total Assets	23,880	25,817
Total Deposits	21,807	23,670
Total Capital	50	135
Surplus	400	215
Undivided Profits	1,329	1,613

THOMAS—MINERS & MERCHANTS BANK

President: Gerald Parks **Cashier:** Edward Kepner

	In Thousands	
	12-31-90	12-31-89
Cash and Due from banks	$ 5,065	$ 4,367
Investment Securities	6,278	5,636
Loans and Leases, net of unearned income	12,907	13,794
Total Assets	25,876	25,817
Total Deposits	23,638	23,670
Total Capital	135	135
Surplus	215	215
Undivided Profits	1,712	1,613

UNION—THE BANK OF MONROE

President: Ralph Mann **Cashier:** Steven McNeer

	In Thousands	
	12-31-90	12-31-89
Cash and Due from banks	$ 7,310	$ 3,991
Investment Securities	18,466	18,497
Loans and Leases, net of unearned income	8,708	9,324
Total Assets	36,855	34,022
Total Deposits	30,430	29,186
Total Capital	100	100
Surplus	300	300
Undivided Profits	4,454	4,108

WALTON—THE POCA VALLEY BANK

President: John Kemmner **Cashier:** Phillip Robertson

	In Thousands	
	12-31-90	12-31-89
Cash and Due from banks	$ 5,536	$ 4,178
Investment Securities	15,776	7,889
Loans and Leases, net of unearned income	32,561	31,575
Total Assets	58,571	49,329
Total Deposits	54,252	45,518
Total Capital	845	400
Surplus	777	600
Undivided Profits	2,374	2,483

WAR—THE BANK OF WAR

President: Noah Dell'orso **Cashier:**

	In Thousands	
	12-31-90	12-31-89
Cash and Due from banks	$ 1,433	$ 1,733
Investment Securities	11,243	13,810
Loans and Leases, net of unearned income	8,284	8,496
Total Assets	27,011	27,232
Total Deposits	24,299	24,594
Total Capital	50	50
Surplus	500	500
Undivided Profits	1,831	1,678

WARDENSVILLE—THE CAPON VALLEY BANK

President: Leslie A. Barr **Cashier:** Alfred Ludwig

	In Thousands	
	12-31-90	12-31-89
Cash and Due from banks	$ 2,156	$ 2,038
Investment Securities	8,957	8,195
Loans and Leases, net of unearned income	36,526	34,300
Total Assets	49,260	46,258
Total Deposits	44,660	41,717
Total Capital	180	180
Surplus	974	974
Undivided Profits	2,482	2,111

WAYNE—WAYNE COUNTY BANK

President: Darrell Cremeans **Cashier:** Dwight Russell

In Thousands

	12-31-90	12-31-89
Cash and Due from banks	$ 735	$ 3,925
Investment Securities	30,994	32,201
Loans and Leases, net of unearned income	29,905	29,690
Total Assets	71,315	69,912
Total Deposits	63,650	62,268
Total Capital	342	342
Surplus	1,509	1,509
Undivided Profits	5,043	4,502

WEIRTON—BANK OF WEIRTON

President: D. R. Billham **Cashier:** R. F. Petrulovich

In Thousands

	12-31-90	12-31-89
Cash and Due from banks	$ 5,826	$ 4,999
Investment Securities	91,069	89,837
Loans and Leases, net of unearned income	31,236	31,831
Total Assets	172,196	169,755
Total Deposits	139,651	138,342
Total Capital	1,300	1,300
Surplus	7,700	7,700
Undivided Profits	22,093	20,834

WELCH—AMERIBANK, WELCH

President: James E. Sizemore **Cashier:**

IN THOUSANDS

	12-31-90	12-31-89
Cash and Due from banks	$ 1,665	$ 1,716
Investment Securities	4,501	2,302
Loans and Leases, net of unearned income	13,287	13,924
Total Assets	24,794	23,158
Total Deposits	22,599	21,187
Total Capital	240	240
Surplus	1,057	1,057
Undivided Profits	714	491

WELLSBURG—WELLSBURG BANK & TRUST COMPANY

President: Laura Inman **Cashier:** Charlotte Jackson

	IN THOUSANDS	
	12-31-90	12-31-89
Cash and Due from banks	$ 881	$ 1,363
Investment Securities	9,338	8,600
Loans and Leases, net of unearned income	8,190	7,845
Total Assets	19,115	18,857
Total Deposits	16,809	16,641
Total Capital	100	100
Surplus	1,000	800
Undivided Profits	1,021	927

WESTON—THE CITIZENS BANK OF WESTON

President: Frank Cirigliano **Cashier:** Martin Riley

	IN THOUSANDS	
	12-31-90	12-31-89
Cash and Due from banks	$ 12,880	$ 14,481
Investment Securities	40,007	35,054
Loans and Leases, net of unearned income	33,335	35,089
Total Assets	94,340	92,010
Total Deposits	79,053	76,603
Total Capital	100	100
Surplus	3,000	3,000
Undivided Profits	8,246	7,916

WESTOVER—THE WESTOVER BANK

President: William Coleman

	IN THOUSANDS	
	12-31-90	12-31-89
Cash and Due from banks	$ 1,919	$ 1,839
Investment Securities	14,376	8,677
Loans and Leases, net of unearned income	32,906	33,602
Total Assets	55,976	49,687
Total Deposits	51,681	45,531
Total Capital	500	500
Surplus	749	749
Undivided Profits	2,683	2,482

WEST UNION—WEST UNION BANK

President: Lewis E. Kiger

Cashier: Dennis Powell

	IN THOUSANDS	
	12-31-90	12-31-89
Cash and Due from banks	$ 4,728	$ 4,339
Investment Securities	25,802	20,554
Loans and Leases, net of unearned income	25,658	21,669
Total Assets	62,130	50,696
Total Deposits	57,148	46,240
Total Capital	250	250
Surplus	300	300
Undivided Profits	4,001	3,662

WHEELING—THE SUNSHINE BANK OF WHEELING

President: Bruce Wilson

Cashier: Melinda Buch

	IN THOUSANDS	
	12-31-90	12-31-89
Cash and Due from banks	$ 2,575	$ 3,765
Investment Securities	6,062	6,854
Loans and Leases, net of unearned income	36,085	32,880
Total Assets	47,579	45,922
Total Deposits	38,913	39,188
Total Capital	300	300
Surplus	844	844
Undivided Profits	2,497	2,002

WHEELING—WHEELING DOLLAR BANK

President: Edward M. George

Cashier:

	IN THOUSANDS	
	12-31-90	12-31-89
Cash and Due from banks	$ 11,968	$ 9,142
Investment Securities	109,056	93,009
Loans and Leases, net of unearned income	160,838	146,342
Total Assets	310,477	268,472
Total Deposits	244,234	216,022
Total Capital	3,910	3,910
Surplus	12,781	12,781
Undivided Profits	17,213	15,158

WHITE SULPHUR SPRINGS—BANK OF WHITE SULPHUR SPRINGS

President: Christopher R. Walkup

Cashier: Donald Murray

IN THOUSANDS

	12-31-90	12-31-89
Cash and Due from banks	$ 5,591	$ 4,758
Investment Securities	17,121	12,561
Loans and Leases, net of unearned income	46,384	44,161
Total Assets	73,049	70,233
Total Deposits	66,007	63,595
Total Capital	525	525
Surplus	275	275
Undivided Profits	5,631	5,119

WHITESVILLE—WHITESVILLE STATE BANK

President: Robert Milam

Cashier: Denny R. Christian

IN THOUSANDS

	12-31-90	12-31-89
Cash and Due from banks	$ 2,859	$ 2,120
Investment Securities	19,085	15,386
Loans and Leases, net of unearned income	15,627	14,523
Total Assets	41,380	37,573
Total Deposits	35,137	32,010
Total Capital	50	50
Surplus	200	200
Undivided Profits	4,680	4,280

STATE BANK FAILURES

($.00 omitted)

Name and Location of Bank	Final Receiver	Resources	Deposits	Total % Paid to Depositors	Date of Suspension	Date Receiver Discharged
Day and Night Bank, Charleston	Central Trust Co.	$ 954,543	$ 747,502	100	7-05-19	No record
Peoples Exchange Bank, Charleston	W. M. Adkins	642,129	278,856	85	8-16-33	3-14-47
Security Bank & Trust Co., Charleston	John H. Hoffman	1,042,500	446,109	106.7	4-19-33	5-04-44
Farmers Bank & Trust Co., Charles Town	FDIC	1,262,325	1,172,488	**85.71	9-01-37	10-18-43
Circleville Bank, Circleville	John H. Hoffman	131,209	84,477	115	12-29-35	12-07-43
Clarksburg Trust Co., Clarksburg	John H. Hoffman	2,161,558	2,582,675	82	6-07-29	5-26-45
Farmers Bank of Clarksburg, Clarksburg	Smith Hood	997,660	729,677	104.18	12-13-29	8-17-43
West Virginia Bank, Clarksburg	John H. Hoffman	898,401	None	*20	1-07-34	6-11-45
Bank of Davy, Davy	FNB of Welch	204,390	134,706	83.25	12-14-27	4-07-33
State Bank & Trust Co., Elm Grove	John H. Hoffman	1,592,983	1,043,636	106	1-27-33	11-20-45
Citizens Dollar Savings Bank, Fairmont	John Henshaw	200,701	161,753	27.75	3-07-15	10-25-44
Monongahela Bank, Fairmont	Smith Hood	732,510	477,144	53.63	2-21-29	2-10-43
Farmers & Merchants Bank, Fairview	John H. Hoffman	504,109	365,801	65	8-30-33	6-13-45
Bank of Farmington, Farmington	John H. Hoffman	402,630	337,381	83.80	10-08-31	11-30-45
Bank of Fayette, Fayetteville	John H. Hoffman	234,100	160,099	53.80	1-26-31	2-14-44
Bank of Flemington, Flemington	John H. Hoffman	190,351	122,311	47.50	9-26-31	2-10-44
Farmers Bank of Pendleton, Franklin	John H. Hoffman	633,351	457,623	84.10	12-20-31	12-07-43
The Franklin Bank, Franklin	John H. Hoffman	351,869	230,007	98.90	12-19-31	12-07-43
The Bank of Gauley Bridge, Gauley Bridge	John H. Hoffman	201,350	110,324	111.50	7-13-33	2-14-44
Bank of Gilbert, Gilbert	C. B. Early	159,269	96,210	98.50	4-03-26	1-22-40
Grafton, Grafton Bank	Hugh R. Warder	No record	No record	78	1915	No record
Merchants & Mechanics Savings Bank, Grafton	John H. Hoffman	614,727	459,785	49.80	10-23-29	10-03-44
Grafton Bank & Trust Co., Grafton	John H. Hoffman	858,706	706,018	95	10-10-31	10-03-44
The Taylor County Bank, Grafton	John H. Hoffman	479,522	364,317	58.75	8-18-33	10-03-44
Peoples Bank of Grantsville, Grantsville	A. G. Mathews	155,087	89,487	70	7-09-24	8-22-41
Farmers & Merchants Bank, Hamlin	John H. Hoffman	220,689	113,582	86.25	12-16-32	9-05-44

Name and Location of Bank	Final Receiver	Resources	Deposits	Total % Paid to Depositors	Date of Suspension	Date Receiver Discharged
Bank of Harpers Ferry, Harpers Ferry	John H. Hoffman	174,278	111,900	85.30	6-20-33	5-10-43
Peoples Bank, Harrisville	Community Banking & Trust, Parkersburg	997,741	788,070	34	1-21-28	4-27-46
Ritchie County Bank, Harrisville	Lester Snodgrass	No record	No record	100	10-17-11	No record
Cabell County Bank, Huntington	O. F. Payne	293,539	222,134	11.50	1-10-31	2-01-44
Coal Exchange Bank, Huntington	F. O. Lamb	646,873	331,988	48.85	10-26-28	12-30-41
Huntington Bank & Trust Co., Huntington	W. M. Adkins	2,285,584	1,498,886	39.60	4-08-33	6-29-46
Metro Bank, Huntington	FDIC	24,558,977	21,235,337	100	9-12-80	
Union Bank & Trust Co., Huntington	W. M. Adkins	2,764,896	1,686,549	45.25	1-28-31	7-27-46
Bank of Jacksonburg, Jacksonburg	Smith Hood	101,691	48,308	101	6-22-29	9-23-38
Union Bank of Jane Lew, Jane Lew	Smith Hood	405,796	209,873	100	10-13-31	6-27-38
Kermit State Bank, Kermit	FDIC	117,182	66,881	100	11-01-38	5-23-42
Peoples Bank of Keyser, Keyser	John H. Hoffman	671,170	537,226	90	4-27-22	1-19-43
Bank of Kingwood, Kingwood	John H. Hoffman	535,206	369,236	96	7-01-31	7-29-46
Bank of Greenbrier, Lewisburg	E. L. Morton	408,413	298,406	64	12-02-30	11-25-41
The Exchange Bank, Littleton	B. A. Pyles	No record	No record	79.20	7-10-13	No record
Guyan Valley Bank, Logan	John H. Hoffman	893,973	None	*65.29	9-13-32	5-29-43
Lumberport Bank, Lumberport	John H. Hoffman	298,837	153,148	-0-	8-28-29	12-02-44
Merchants & Miners Bank, Man	John H. Hoffman	110,806	72,650	73.50	8-23-33	2-14-44
United Bank of Middlebourne, Middlebourne	John H. Hoffman	580,200	461,722	93.80	9-22-33	7-17-45
Bank of Monongahela Valley, Morgantown	John H. Hoffman	4,535,468	3,372,580	70	12-31-30	3-14-46
Commercial Bank of Morgantown, Morgantown	O. H. Gall	981,055	851,227	100	12-01-29	7-17-41
Federal Savings & Trust Co., Morgantown	John H. Hoffman	699,205	No record	-0-	3-12-31	10-04-45
Union Bank & Trust Co., Morgantown	John H. Hoffman	865,834	No record	-0-	3-12-31	10-04-45
Mound City Bank, Moundsville	John H. Hoffman	718,198	484,449	74.80	4-03-33	10-09-45
Bank of Mullens, Mullens	Central Trust Co., Charleston	744,564	592,255	18.42	4-20-27	1-15-45
Central Bank & Trust Co., Parkersburg	F. O. Lamb	880,675	656,639	100	11-03-31	5-26-37

Name and Location of Bank	Final Receiver	Resources	Deposits	Total % Paid to Depositors	Date of Suspension	Date Receiver Discharged
Tucker County Bank, Parsons	FDIC	16,081,000	15,517,000	100	2-03-84	
Bank of Pax, Pax	John H. Hoffman	160,026	112,140	41	9-04-31	2-14-44
First Citizens Bank, Pennsboro	John H. Hoffman	884,702	732,088	60	6-06-33	6-25-45
Peoples Bank of Philippi, Philippi	John H. Hoffman	413,484	310,232	73.80	11-20-29	2-26-45
Bank of Pine Grove, Pine Grove	M. M. McIntire	145,121	125,285	75	7-11-25	12-03-38
Wyoming County Bank, Pineville	Central Trust Co.	227,417	166,957	44.11	11-20-28	1-15-45
Pt. Pleasant Trust Co., Pt. Pleasant	Robert L. Hogg	640,982	207,993	-0-	8-21-28	No record
Pullman State Bank, Pullman	Smith Hood	183,108	125,731	70	9-05-29	10-11-38
Bank of Ravenswood, Ravenswood	J. T. Sayre	90,190	38,757	100	6-04-15	No record
Citizens Bank of Richwood, Richwood	John H. Hoffman	391,878	285,544	7.90	8-22-31	11-27-44
Richwood Banking & Trust Co., Richwood	John H. Hoffman	526,514	422,967	102.85	10-01-31	3-19-46
Peoples Bank of Ridgeley, Ridgeley	John H. Hoffman	183,832	112,131	30.41	6-04-31	11-06-43
Bank of Rupert, Rupert	E. L. Morrison	141,433	77,105	43	1-23-32	12-12-39
Farmers Bank of Shinnston, Shinnston	John H. Hoffman	756,187	612,577	85.65	10-14-31	5-26-45
Bank of Smithfield, Smithfield	C. B. Highland	No record	No record	100	5-20-08	No record
Day & Night Bank, South Charleston	Kanawha Banking & Trust Co., Charleston	28,669	6,056	100	7-21-19	2-08-30
Bank of Spencer, Spencer	Thomas P. Ryan	No record	No record	100	3-02-12	No record
Bank of Sutton, Sutton	John H. Hoffman	321,715	259,845	69.50	9-01-31	12-10-43
Tunnelton Bank, Tunnelton	Smith Hood	602,273	397,063	-0-	7-23-29	6-13-40
Wallace Bank, Wallace	John H. Hoffman	246,586	156,853	75	9-14-24	2-26-43
Peoples State Bank of Wayne, Wayne	O. F. Payne	171,519	122,417	35	11-29-30	3-15-44
Webster County Bank, Webster Springs	John B. Skidmore	No record	No record	100	8-01-07	No record
The Bank of Weston, Weston	Smith Hood	696,676	580,858	48.65	9-26-31	11-06-42
The Doddridge County Bank, West Union	John H. Hoffman	783,752	595,084	9	7-18-33	8-26-46
Central Union Trust Co., Wheeling	O. H. Gall	1,923,220	1,133,671	90	10-08-31	No record
Bank of Whitesville, Whitesville	John H. Hoffman	155,920	93,300	25	1-28-33	4-12-43
Bank of Williamsburg, Williamsburg	E. L. Morrison	202,910	152,561	87	12-31-31	12-03-42

Name and Location of Bank	Final Receiver	Resources	Deposits	Total % Paid to Depositors	Date of Suspension	Date Receiver Discharged
Day & Night Bank, Williamson	Hayes Picklesimer	583,564	266,795	58.60	3-08-25	1-30-35
Williamson State Bank, Williamson	John H. Hoffman	228,307	177,940	23.70	9-30-32	1-12-44
Bank of Winfield, Winfield	John H. Hoffman	332,191	246,299	2.30	9-13-29	11-10-43

*Returned to stockholders paying double liability, depositors having been paid in full.

**Federal Deposit Insurance Corporation paid all deposits up to $5,000.00
Bank liquidated 85.71% of total deposits.

COMPARATIVE ABSTRACT

Showing Condition of Industrial Loan Offices as of
the close of business on the dates indicated.
($.00 omitted)

	12-31-90	% of total	12-31-89	% of total	Change + or -
Number of Offices	71		74		
ASSETS:					
Cash on Hand	$ 113,452	.0005	$ 257,143	.0010	- 143,691
Due from Banks	498,322	.0021	476,724	.0023	+ 21,598
Investments	100,124	.0004	124,965	.0006	- 24,841
Net Loans	227,734,116	.9883	209,070,923	.9705	+18,663,193
Fixed Assets	104,462	.0004	142,777	.0007	- 38,315
Other Assets	4,215,782	.0181	5,360,787	.0249	- 1,145,005
TOTAL ASSETS:	$232,766,258	100%	$215,433,319	100%	$+17,332,939
LIABILITIES AND CAPITAL:					
Evidences of Indebtedness	$ -0-		$ -0-		$ -0-
Borrowings or Rediscounts	148,814,837	.6393	129,179,777	.6000	+19,635,060
Other Liabilities	43,054,448	.1849	48,013,002	.2228	- 4,958,554
Total Capital Accounts	40,896,973	.1757	38,240,540	.1775	+ 2,656,433
TOTAL LIABILITIES AND CAPITAL:	$232,766,268	100%	$215,433,319	100%	$+17,332,939

AMERICAN GENERAL HOME EQUITY, INC.

PRINCIPAL OFFICE: **PARKERSBURG** ($.00 OMITTED)

	12-31-90	12-31-89
Number of Offices	9	8
ASSETS:		
Cash on Hand	$ -0-	$ -0-
Due from Banks	-0-	-0-
Total Investments	-0-	-0-
Net Loans	20,423,532	18,541,143
Fixed Assets	-0-	-0-
Other Assets	534,410	363,827
TOTAL ASSETS:	$20,957,942	$18,904,970
LIABILITIES AND CAPITAL:		
Evidences of Indebtedness	$ -0-	$ -0-
Borrowings or rediscount	12,428,619	11,151,450
Other Liabilities	231,150	(4,222)
Total Capital	8,298,173	7,757,742
TOTAL LIABILITIES AND CAPITAL:	$20,957,942	$18,904,970

ASHLAND FINANCE COMPANY

PRINCIPAL OFFICE: **LOGAN** ($.00 OMITTED)

	12-31-90	12-31-89
Number of Offices	1	1
ASSETS:		
Cash on Hand	$ -0-	$ -0-
Due from Banks	335,385	283,538
Total Investments	-0-	-0-
Net Loans	328,821	378,483
Fixed Assets	441	754
Other Assets	10,602	21,167
TOTAL ASSETS:	$ 675,249	$ 683,942
LIABILITIES AND CAPITAL:		
Evidences of Indebtedness	$ -0-	$ -0-
Borrowings or rediscount	-0-	-0-
Other Liabilities	1,742	1,010
Total Capital	673,507	682,932
TOTAL LIABILITIES AND CAPITAL:	$ 675,249	$ 683,942

ASSOCIATES FINANCIAL SERVICES OF AMERICA, INC.

PRINCIPAL OFFICE: **PARKERSBURG** ($.00 OMITTED)

	12-31-90	12-31-89
Number of Offices	6	7
ASSETS:		
Cash on Hand	$ 81,831	$ 197,212
Due from Banks	-0-	-0-
Total Investments	-0-	-0-
Net Loans	39,149,354	38,107,024
Fixed Assets	-0-	-0-
Other Assets	3,963	4,342
TOTAL ASSETS:	$39,235,148	$38,308,578
LIABILITIES AND CAPITAL:		
Evidences of Indebtedness	$ -0-	$ -0-
Borrowings or rediscount	-0-	-0-
Other Liabilities	39,568,378	38,479,815
Total Capital	(333,230)	(171,237)
TOTAL LIABILITIES AND CAPITAL:	$39,235,148	$38,308,578

AVCO FINANCIAL SERVICES OF WV, INC.

PRINCIPAL OFFICE: **CHARLESTON** ($.00 OMITTED)

	12-31-90	12-31-89
Number of Offices	4	4
ASSETS:		
Cash on Hand	$ -0-	$ -0-
Due from Banks	13,000	13,864
Total Investments	-0-	-0-
Net Loans	14,300,553	13,318,685
Fixed Assets	563	829
Other Assets	177,532	13,507
TOTAL ASSETS:	$14,491,648	$13,346,886
LIABILITIES AND CAPITAL:		
Evidences of Indebtedness	$ -0-	$ -0-
Borrowings or rediscount	13,779,914	12,822,553
Other Liabilities	40,079	22,064
Total Capital	671,655	546,397
TOTAL LIABILITIES AND CAPITAL:	$14,491,648	$13,346,686

BARCLAYS AMERICAN/FINANCIAL OF WEST VIRGINIA, INC.

PRINCIPAL OFFICE: **BLUEFIELD** ($.00 OMITTED)

	12-31-90	12-31-89
Number of Offices	CLOSED 3-01-90	2
ASSETS:		
Cash on Hand	$	$ 3,024
Due from Banks		-0-
Total Investments		-0-
Net Loans		7,801,802
Fixed Assets		34,225
Other Assets		60
TOTAL ASSETS:	$	$ 7,839,111
LIABILITIES AND CAPITAL:		
Evidences of Indebtedness	$	$ -0-
Borrowings or rediscount		-0-
Other Liabilities		6,235,238
Total Capital		1,603,873
TOTAL LIABILITIES AND CAPITAL:	$	$ 7,839,111

BECKLEY LOAN & INDUSTRIAL CORP.

PRINCIPAL OFFICE: **BECKLEY** ($.00 OMITTED)

	12-31-90	12-31-89
Number of Offices	1	1
ASSETS:		
Cash on Hand	$ 2,603	$ 1,076
Due from Banks	184	17,763
Total Investments	100,124	124,965
Net Loans	992,717	1,043,986
Fixed Assets	3,492	7,692
Other Assets	14,200	32,700
TOTAL ASSETS:	$ 1,113,321	$ 1,228,182
LIABILITIES AND CAPITAL:		
Evidences of Indebtedness	$ -0-	$ -0-
Borrowings or rediscount	404,000	698,496
Other Liabilities	6,483	1,577
Total Capital	702,838	528,109
TOTAL LIABILITIES AND CAPITAL:	$ 1,113,321	$ 1,228,182

BENEFICIAL WEST VIRGINIA, INC.

PRINCIPAL OFFICE: **ST. ALBANS** ($.00 OMITTED)

	12-31-90	12-31-89
Number of Offices	8	9
Cash on Hand	$ -0-	$ -0-
Due from Banks	-0-	-0-
Total Investments	-0-	-0-
Net Loans	27,405,114	24,763,467
Fixed Assets	-0-	-0-
Other Assets	187,905	222,442
TOTAL ASSETS:	$27,593,019	$24,985,909
LIABILITIES AND CAPITAL:		
Evidences of Indebtedness	$ -0-	$ -0-
Borrowings or rediscount	24,598,156	22,253,895
Other Liabilities	169,618	168,918
Total Capital	2,825,245	2,563,096
TOTAL LIABILITIES AND CAPITAL:	$27,593,019	$24,985,909

CITY INDUSTRIAL SAVINGS & LOAN COMPANY #2

PRINCIPAL OFFICE: **SPRAGUE** ($.00 OMITTED)

	12-31-90	12-31-89
Number of Offices	CLOSED 6-30-90	1
ASSETS:		
Cash on Hand	$	$ 200
Due from Banks		(2,299)
Total Investments		-0-
Net Loans		597,787
Fixed Assets		29,496
Other Assets		240,276
TOTAL ASSETS:	$	$ 865,460
LIABILITIES AND CAPITAL:		
Evidences of Indebtedness	$	$ -0-
Borrowings or rediscount		737,000
Other Liabilities		65,439
Total Capital		63,021
TOTAL LIABILITIES AND CAPITAL:	$	$ 865,460

COMMERCIAL CREDIT CORPORATION

PRINCIPAL OFFICE: **ST. ALBANS** ($.00 OMITTED)

	12-31-90	12-31-89
Number of Offices	12	10
ASSETS:		
Cash on Hand	$ 27,000	$ 20,000
Due from Banks	-0-	-0-
Total Investments	-0-	-0-
Net Loans	68,508,000	54,340,000
Fixed Assets	55,000	1,000
Other Assets	2,246,000	2,016,000
TOTAL ASSETS:	$70,836,000	$56,377,000
LIABILITIES AND CAPITAL:		
Evidences of Indebtedness	$ -0-	$ -0-
Borrowings or rediscount	55,074,000	41,920,000
Other Liabilities	174,000	251,000
Total Capital	15,588,000	14,206,000
TOTAL LIABILITIES AND CAPITAL:	$70,836,000	$56,377,000

COMMUNITY SAVINGS & LOAN, INC.

PRINCIPAL OFFICE: **MORGANTOWN** ($.00 OMITTED)

	12-31-90	12-31-89
Number of Offices	1	1
ASSETS:		
Cash on Hand	$ -0-	$ -0-
Due from Banks	74,034	68,336
Total Investments	-0-	-0-
Net Loans	293	293
Fixed Assets	-0-	-0-
Other Assets	-0-	-0-
TOTAL ASSETS:	$ 74,327	$ 68,629
LIABILITIES AND CAPITAL:		
Evidences of Indebtedness	$ -0-	$ -0-
Borrowings or rediscount	-0-	-0-
Other Liabilities	-0-	-0-
Total Capital	74,327	68,629
TOTAL LIABILITIES AND CAPITAL:	$ 74,327	$ 68,629

FAMILY SAVINGS & LOAN, INC.

PRINCIPAL OFFICE: **HUNTINGTON** ($.00 OMITTED)

	12-31-90	12-31-89
Number of Offices	1	1
ASSETS:		
Cash on Hand	$ 400	$ 200
Due from Banks	1,818	1,820
Total Investments	-0-	-0-
Net Loans	1,581,956	1,950,099
Fixed Assets	7,412	21,216
Other Assets	445,445	244,742
TOTAL ASSETS:	$ 2,037,031	$ 2,218,077
LIABILITIES AND CAPITAL:		
Evidences of Indebtedness	$ -0-	$ -0-
Borrowings or rediscount	-0-	-0-
Other Liabilities	(39,404)	23,029
Total Capital	2,076,435	2,195,048
TOTAL LIABILITIES AND CAPITAL:	$ 2,037,031	$ 2,218,077

HFC THRIFT OF WEST VIRGINIA, INC.

PRINCIPAL OFFICE: **MORGANTOWN** ($.00 OMITTED)

	12-31-90	12-31-89
Number of Offices	1	1
ASSETS:		
Cash on Hand	$ -0-	$ -0-
Due from Banks	-0-	-0-
Total Investments	-0-	-0-
Net Loans	6,242,455	5,303,666
Fixed Assets	-0-	-0-
Other Assets	113,979	130,294
TOTAL ASSETS:	$ 6,356,434	$ 5,433,960
LIABILITIES AND CAPITAL:		
Evidences of Indebtedness	$ -0-	$ -0-
Borrowings or rediscount	-0-	-0-
Other Liabilities	2,772,419	2,085,110
Total Capital	3,584,015	3,348,850
TOTAL LIABILITIES AND CAPITAL:	$ 6,356,434	$ 5,433,960

LANDMARK FINANCIAL SERVICES OF WEST VIRGINIA, INC.

PRINCIPAL OFFICE: **MARTINSBURG** ($.00 OMITTED)

	12-31-90	12-31-89
Number of Offices	3	3
ASSETS:		
Cash on Hand	$ 1,350	$ 1,350
Due from Banks	3,000	1,911
Total Investments	-0-	-0-
Net Loans	6,748,720	3,532,676
Fixed Assets	19,088	15,204
Other Assets	237,175	1,707,144
TOTAL ASSETS:	$ 7,009,333	$ 5,258,285
LIABILITIES AND CAPITAL:		
Evidences of Indebtedness	$ -0-	$ -0-
Borrowings or rediscount	6,697,922	4,639,308
Other Liabilities	111,057	76,911
Total Capital	200,354	542,066
TOTAL LIABILITIES AND CAPITAL:	$ 7,009,333	$ 5,258,285

MARSHALL COUNTY THRIFT & LOAN, INC.

PRINCIPAL OFFICE: **MOUNDSVILLE** ($.00 OMITTED)

	12-31-90	12-31-89
Number of Offices	REVOKED LICENSE 12-31-90	1
ASSETS:		
Cash on Hand	$	$ 594
Due from Banks		18,276
Total Investments		-0-
Net Loans		106,953
Fixed Assets		-0-
Other Assets		-0-
TOTAL ASSETS:	$	$ 125,823
LIABILITIES AND CAPITAL:		
Evidences of Indebtedness	$	$ -0-
Borrowings or rediscount		79,632
Other Liabilities		645
Total Capital		45,546
TOTAL LIABILITIES AND CAPITAL:	$	$ 125,823

NICHOLAS LOAN & MORTGAGE, INC.

PRINCIPAL OFFICE: **SUMMERSVILLE** ($.00 OMITTED)

	12-31-90	12-31-89
Number of Offices	1	1
ASSETS:		
Cash on Hand	$ -0-	$ 33,059
Due from Banks	26,588	-0-
Total Investments	-0-	-0-
Net Loans	1,080,442	589,262
Fixed Assets	18,466	31,560
Other Assets	14,357	3,462
TOTAL ASSETS:	$ 1,139,823	$ 657,343
LIABILITIES AND CAPITAL:		
Evidences of Indebtedness	$ -0-	$ 480,000
Borrowings or rediscount	925,000	-0-
Other Liabilities	17,730	17,911
Total Capital	197,093	159,432
TOTAL LIABILITIES AND CAPITAL:	$ 1,139,823	$ 657,343

NORWEST FINANCIAL INDUSTRIAL WEST VIRGINIA, INC.

PRINCIPAL OFFICE: **WESTOVER** ($.00 OMITTED)

	12-31-90	12-31-89
Number of Offices	7	7
ASSETS:		
Cash on Hand	$ 268	$ 428
Due from Banks	-0-	-0-
Total Investments	-0-	-0-
Net Loans	10,792,258	9,993,411
Fixed Assets	-0-	-0-
Other Assets	528	3,165
TOTAL ASSETS:	$10,793,054	$ 9,997,004
LIABILITIES AND CAPITAL:		
Evidences of Indebtedness	$ -0-	$ -0-
Borrowings or rediscount	10,027,589	9,360,744
Other Liabilities	60	-0-
Total Capital	765,405	636,260
TOTAL LIABILITIES AND CAPITAL:	$10,793,054	$ 9,997,004

PEOPLES LOAN FINANCIAL SERVICES, INC.

PRINCIPAL OFFICE: **BLUEFIELD** ($.00 OMITTED)

	12-31-90	12-31-89
Number of Offices	1	1
ASSETS:		
Cash on Hand	$ -0-	$ -0-
Due from Banks	44,343	73,515
Total Investments	-0-	-0-
Net Loans	1,031,406	840,363
Fixed Assets	-0-	-0-
Other Assets	2,114	16,670
TOTAL ASSETS:	$ 1,077,863	$ 930,548
LIABILITIES AND CAPITAL:		
Evidences of Indebtedness	$ -0-	$ -0-
Borrowings or rediscount	724,000	624,000
Other Liabilities	(9,124)	-0-
Total Capital	362,987	306,548
TOTAL LIABILITIES AND CAPITAL:	$ 1,077,863	$ 930,548

PUBLIC INDUSTRIAL LOAN COMPANY OF SOUTH CHARLESTON

PRINCIPAL OFFICE: **SOUTH CHARLESTON** ($.00 OMITTED)

	12-31-90	12-31-89
Number of Offices	9	9
ASSETS:		
Cash on Hand	$ -0-	$ -0-
Due from Banks	-0-	-0-
Total Investments	-0-	-0-
Net Loans	14,962,951	14,035,319
Fixed Assets	-0-	801
Other Assets	20,788	133,672
TOTAL ASSETS:	$14,983,739	$14,169,792
LIABILITIES AND CAPITAL:		
Evidences of Indebtedness	$ -0-	$ -0-
Borrowings or rediscount	11,072,608	11,199,668
Other Liabilities	9,121	631,198
Total Capital	3,902,010	2,338,926
TOTAL LIABILITIES AND CAPITAL:	$14,983,739	$14,169,792

SECURITY PACIFIC FINANCIAL SERVICES OF WV, INC.

PRINCIPAL OFFICE: **BECKLEY** ($.00 OMITTED)

	12-31-90	12-31-89
Number of Offices	6	6
ASSETS:		
Cash on Hand	$ -0-	$ -0-
Due from Banks	-0-	-0-
Total Investments	-0-	-0-
Net Loans	14,185,544	13,826,503
Fixed Assets	-0-	-0-
Other Assets	206,784	207,316
TOTAL ASSETS:	$14,392,328	$14,033,819
LIABILITIES AND CAPITAL:		
Evidences of Indebtedness	$ -0-	$ -0-
Borrowings or rediscount	13,083,029	13,213,031
Other Liabilities	1,139	1,486
Total Capital	1,308,160	819,302
TOTAL LIABILITIES AND CAPITAL:	$14,392,328	$14,033,819

SUPERVISED LENDERS LICENSEES OPERATING IN WEST VIRGINIA AS OF DECEMBER 31, 1990

CITY	NAME
Beckley	American General Finance, Inc.
Beckley	Avco Financial Services of Wheeling, Inc.
Beckley	Beckley Loan Company
Beckley	Beneficial Finance Co. WV
Beckley	Public Finance Corporation
Beckley	Security Pacific Finance Corporation
Bluefield	Peoples Loan Company
Bluefield	Union Loan Company
Charles Town	Jefferson Finance Company, Inc.
Charleston	American General Finance, Inc.
Charleston	Associates Financial Services, Inc.
Charleston	Avco Financial Services, Inc.
Charleston	Beneficial Finance Company
Charleston	Norwest Financial West Virginia, Inc.
Charleston	Public Finance Corporation
Clarksburg	American General Finance, Inc.
Clarksburg	Beneficial Finance Company
Clarksburg	Norwest Financial West Virginia, Inc.
Clarksburg	Public Finance Corporation
Clarksburg	Public Finance Corporation
Clarksburg	Security Pacific Finance Corporation
Dunbar	Norwest Financial West Virginia, Inc.
Elkins	Landmark Finance Corporation
Elkins	Security Pacific Finance Corporation
Fairmont	Norwest Financial West Virginia, Inc.
Franklin	Franklin Financial Services, Inc.
Huntington	Associates Financial Services, Inc.
Huntington	Avco Financial Services, Inc.
Huntington	Beneficial Finance Company
Huntington	Liberty Finance Corporation
Huntington	Norwest Financial West Virginia, Inc.
Huntington	Public Finance Corporation
Huntington	Public Finance Corp. d/b/a Family Acceptance Corp.
Huntington	Security Pacific Finance Corporation
Keyser	Landmark Finance Corporation

CITY	NAME
Logan	American General Finance, Inc.
Logan	Ashland Finance Company
Logan	Security Pacific Finance Corporation
Martinsburg	American General Finance, Inc.
Martinsburg	Associates Financial Services, Inc.
Martinsburg	Landmark Finance Corporation
Martinsburg	Security Pacific Finance Corporation
Moorefield	Easy Loan Company
Morgantown	Beneficial Finance Company
Morgantown	Household Finance Corporation
New Martinsville	Budget Finance Corporation
Nitro	United Financial Services of West Virginia, Inc.
Northfork	Northfork Loan Company
Parkersburg	American General Finance, Inc.
Parkersburg	Associates Financial Services, Inc.
Parkersburg	Beneficial Finance Company
Parkersburg	Norwest Financial West Virginia, Inc.
Princeton	Peoples Loan Company of Princeton
Ravenswood	Public Finance Corporation
Ronceverte	American General Finance, Inc.
South Charleston	Public Finance Corporation
St. Albans	Beneficial Finance Company
St. Marys	Mid-Ohio Valley Loan Company
Vienna	Public Finance Corporation
Weirton	American General Finance, Inc.
Weirton	Public Finance Corporation
Welch	State Loan Company
Westover	American General Finance, Inc.
Westover	Northwest Financial West Virginia, Inc.
Wheeling	Associates Financial Services, Inc.
Wheeling	Avco Financial Services of Wheeling, Inc.
Wheeling	Beneficial Finance Company

CONSOLIDATED REPORT OF SUPERVISED LENDER LICENSEES

($.00 omitted)

	12-31-90	12-31-89
Number of Licensees	68	71
Total Number of Loans Made	26,762	25,992
Total Loan Amount	$35,452,176	$35,492,587
Cash on Hand in Banks	$ 419,000	$ 1,288,233
LOANS		
Gross Loans Receivable	$28,034,524	$28,779,739
Installment Sales Contracts Purchased	26,191,797	25,985,363
Less Income Collected but not Earned	9,647,012	9,207,071
Less Reserve for Loan Loss	1,369,009	1,598,220
NET LOANS	$43,210,300	$43,959,811

AMERICAN GENERAL FINANCE, INC.

	12-31-90	12-31-89
Number of Offices:	8	8
Total Loans Made:	6,132	4,778
Total Loan Amount:	$ 7,867,349	$ 6,020,795
Cash on Hand in Banks:	$ 20,667	$ 10,156
Loans:		
a. Gross Loans Receivable	$ 4,125,544	$ 3,549,141
b. Installment Sales Contracts Purchased	$ 6,265,282	$ 5,928,102
c. Less Income Collected but not Earned	$ 2,106,455	$ 1,865,392
d. Less Reserve for Loan Loss	$ 200,197	$ 180,401
NET LOANS:	$ 8,084,174	$ 7,431,450

ASHLAND FINANCE COMPANY OF WEST VIRGINIA

	12-31-90	12-31-89
Number of Offices:	1	1
Total Loans Made:	899	922
Total Loan Amount:	$ 1,685,629	$ 1,821,651
Cash on Hand in Banks:	$ 2,949	$ 2,760
Loans:		
a. Gross Loans Receivable	$ 718,996	$ 797,155
b. Installment Sales Contracts Purchased	$ 313,061	$ 226,563
c. Less Income Collected but not Earned	$ 77,719	$ 79,869
d. Less Reserve for Loan Loss	$ 31,326	$ 32,249
NET LOANS:	$ 923,012	$ 911,600

ASSOCIATES FINANCIAL SERVICES COMPANY OF WEST VIRGINIA, INC.

	12-31-90	12-31-89
Number of Offices:	6	6
Total Loans Made:	305	404
Total Loan Amount:	$ 337,446	$ 449,191
Cash on Hand in Banks:	$ -0-	$ -0-
Loans:		
a. Gross Loans Receivable	$ 515,889	$ 730,047
b. Installment Sales Contracts Purchased	$ 2,214,088	$ 2,086,833
c. Less Income Collected but not Earned	$ 428,886	$ 406,116
d. Less Reserve for Loan Loss	$ 76,633	$ 83,880
NET LOANS:	$ 2,224,458	$ 2,326,884

AVCO FINANCIAL SERVICES OF WHEELING, INC.

	12-31-90	12-31-89
Number of Offices:	4	4
Total Loans Made:	2,211	3,924
Total Loan Amount:	$ 1,905,538	$ 3,133,520
Cash on Hand in Banks:	$ 8,600	$ 10,390
Loans:		
a. Gross Loans Receivable	$ 889,336	$ 1,261,469
b. Installment Sales Contracts Purchased	$ 1,110,880	$ 1,570,208
c. Less Income Collected but not Earned	$ 294,234	$ 455,591
d. Less Reserve for Loan Loss	$ 23,230	$ 68,191
NET LOANS:	$ 1,682,752	$ 2,307,895

BECKLEY LOAN COMPANY

	12-31-90	12-31-89
Number of Offices:	1	1
Total Loans Made:	1,319	1,174
Total Loan Amount:	$ 2,190,344	$ 1,970,281
Cash on Hand in Banks:	$ 19,486	$ 26,569
Loans:		
a. Gross Loans Receivable	$ 1,508,692	$ 1,481,463
b. Installment Sales Contracts Purchased	$ -0-	$ -0-
c. Less Income Collected but not Earned	$ 439,340	$ 434,021
d. Less Reserve for Loan Loss	$ -0-	$ -0-
NET LOANS:	$ 1,069,352	$ 1,047,442

BENEFICIAL FINANCE COMPANY OF WEST VIRGINIA

	12-31-90	12-31-89
Number of Offices:	9	8
Total Loans Made:	2,632	2,332
Total Loan Amount:	$ 3,266,713	$ 2,898,263
Cash on Hand in Banks:	$ 152,081	$ 83,636
Loans:		
a. Gross Loans Receivable	$ 4,329,796	$ 3,923,393
b. Installment Sales Contracts Purchased	$ -0-	$ -0-
c. Less Income Collected but not Earned	$ 1,042,640	$ 944,510
d. Less Reserve for Loan Loss	$ 234,648	$ 209,118
NET LOANS:	$ 3,052,508	$ 2,769,765

BUDGET FINANCE COMPANY

	12-31-90	12-31-89
Number of Offices:	1	1
Total Loans Made:	229	254
Total Loan Amount:	$ 261,514	$ 233,010
Cash on Hand in Banks:	$ 2,853	$ 2,110
Loans:		
a. Gross Loans Receivable	$ 305,985	$ 289,043
b. Installment Sales Contracts Purchased	$ -0-	$ -0-
c. Less Income Collected but not Earned	$ -0-	$ -0-
d. Less Reserve for Loan Loss	$ 1,800	$ 1,445
NET LOANS:	$ 304,185	$ 287,598

CITY INDUSTRIAL SAVINGS & LOAN

	12-31-90	12-31-89
Number of Offices:	CLOSED 6-30-90	1
Total Loans Made:		124
Total Loan Amount:	$	$ 228,676
Cash on Hand in Banks:	$	$ (2,099)
Loans:		
a. Gross Loans Receivable	$	$ 272,120
b. Installment Sales Contracts Purchased	$	$ -0-
c. Less Income Collected but not Earned	$	$ 32,443
d. Less Reserve for Loan Loss	$	$ 7,272
NET LOANS:	$	$ 232,405

CITY FINANCE COMPANY OF SPRAGUE

	12-31-90	12-31-89
Number of Offices:	CLOSED 6-30-90	1
Total Loans Made:	$	$ 302,817
Cash on Hand in Banks:	$	$ (4,913)
Loans:		
a. Gross Loans Receivable	$	$ 781,343
b. Installment Sales Contracts Purchased	$	$ 21,971
c. Less Income Collected but not Earned	$	$ 41,425
d. Less Reserve for Loan Loss	$	$ 193,000
NET LOANS:	$	$ 568,889

EASY LOAN COMPANY

	12-31-90	12-31-89
Number of Offices:	DECLARED BANKRUPTCY 5-03-90	1
Total Loans Made:		19
Total Loan Amount:	$	$ 7,219
Cash on Hand in Banks:	$	$ 2,775
Loans:		
a. Gross Loans Receivable	$	$ 41,734
b. Installment Sales Contracts Purchased	$	$ -0-
c. Less Income Collected but not Earned	$	$ -0-
d. Less Reserve for Loan Loss	$	$ -0-
NET LOANS:	$	$ 41,734

FRANKLIN FINANCIAL SERVICES, INC.

	12-31-90	12-31-89
Number of Offices:	1	1
Total Loans Made:	122	141
Total Loan Amount:	$ 158,421	$ 177,557
Cash on Hand in Banks:	$ 2,445	$ 3,549
Loans:		
a. Gross Loans Receivable	$ 152,938	$ 158,150
b. Installment Sales Contracts Purchased	$ -0-	$ -0-
c. Less Income Collected but not Earned	$ 61,502	$ 61,815
d. Less Reserve for Loan Loss	$ 10,655	$ 10,271
NET LOANS:	$ 80,781	$ 86,064

HOUSEHOLD FINANCE CORPORATION

	12-31-90	12-31-89
Number of Offices:	1	1
Total Loans Made:	157	274
Total Loan Amount:	$ 243,314	$ 407,060
Cash on Hand in Banks:	$ 10,781	$ 11,969
Loans:		
a. Gross Loans Receivable	$ 510,866	$ 703,697
b. Installment Sales Contracts Purchased	$ 694,263	$ 1,040,940
c. Less Income Collected but not Earned	$ 163,207	$ 298,703
d. Less Reserve for Loan Loss	$ -0-	$ -0-
NET LOANS:	$ 1,041,922	$ 1,445,934

JEFFERSON FINANCE COMPANY

	12-31-90	12-31-89
Number of Offices:	1	1
Total Loans Made:	327	465
Total Loan Amount:	$ 607,031	$ 702,687
Cash on Hand in Banks:	$ 933	$ 1,180
Loans:		
a. Gross Loans Receivable	$ 524,562	$ 502,221
b. Installment Sales Contracts Purchased	$ 10,211	$ 47,005
c. Less Income Collected but not Earned	$ 89,176	$ 93,368
d. Less Reserve for Loan Loss	$ 12,000	$ 12,000
NET LOANS:	$ 433,597	$ 443,858

LANDMARK FINANCIAL SERVICES OF WV, INC.

	12-31-90	12-31-89
Number of Offices:	3	3
Total Loans Made:	1,755	1,792
Total Loan Amount:	$ 2,191,493	$ 2,165,126
Cash on Hand in Banks:	$ 4,350	$ 3,261
Loans:		
a. Gross Loans Receivable	$ 1,425,733	$ 1,372,968
b. Installment Sales Contracts Purchased	$ 1,061,265	$ 958,146
c. Less Income Collected but not Earned	$ 541,936	$ 437,601
d. Less Reserve for Loan Loss	$ 59,292	$ 78,548
NET LOANS:	$ 1,885,770	$ 1,814,965

LIBERTY FINANCE CORPORATION

	12-31-90	12-31-89
Number of Offices:	1	1
Total Loans Made:	43	33
Total Loan Amount:	$ 35,784	$ 25,124
Cash on Hand in Banks:	$ 5,171	$ 4,016
Loans:		
a. Gross Loans Receivable	$ 43,982	$ 52,714
b. Installment Sales Contracts Purchased	$ -0-	$ -0-
c. Less Income Collected but not Earned	$ -0-	$ -0-
d. Less Reserve for Loan Loss	$ -0-	$ -0-
NET LOANS:	$ 43,982	$ 52,714

MID-OHIO VALLEY LOAN COMPANY

	12-31-90	12-31-89
Number of Offices:	1	1
Total Loans Made:	285	295
Total Loan Amount:	$ 308,860	$ 298,331
Cash on Hand in Banks:	$ 52,779	$ 62,048
Loans:		
a. Gross Loans Receivable	$ 326,328	$ 300,737
b. Installment Sales Contracts Purchased	$ -0-	$ -0-
c. Less Income Collected but not Earned	$ (15,786)	$ 978
d. Less Reserve for Loan Loss	$ 4,609	$ 4,609
NET LOANS:	$ 337,505	$ 295,150

NORTHFORK LOAN COMPANY

	12-31-90	12-31-89
Number of Offices:	1	1
Total Loans Made:	222	282
Total Loan Amount:	$ 355,242	$ 439,710
Cash on Hand in Banks:	$ 9,018	$ 5,780
Loans:		
a. Gross Loans Receivable	$ 332,959	$ 360,365
b. Installment Sales Contracts Purchased	$ -0-	$ -0-
c. Less Income Collected but not Earned	$ -0-	$ -0-
d. Less Reserve for Loan Loss	$ 13,318	$ 14,415
NET LOANS:	$ 319,641	$ 345,950

NORWEST FINANCIAL WEST VIRGINIA, INC.

	12-31-90	12-31-89
Number of Offices:	7	7
Total Loans Made:	2,103	2,288
Total Loan Amount:	$ 2,352,187	$ 2,565,795
Cash on Hand in Banks:	$ 8,645	$ 13,980
Loans:		
a. Gross Loans Receivable	$ 2,618,855	$ 2,775,619
b. Installment Sales Contracts Purchased	$ 7,012,137	$ 7,239,841
c. Less Income Collected but not Earned	$ 1,394,135	$ 1,567,833
d. Less Reserve for Loan Loss	$ 218,277	$ 220,855
NET LOANS:	$ 8,108,580	$ 8,226,772

PEOPLES LOAN COMPANY–BLUEFIELD

	12-31-90	12-31-89
Number of Offices:	1	1
Total Loans Made:	1,533	630
Total Loan Amount:	$ 2,596,745	$ 2,506,543
Cash on Hand in Banks:	$ 26,339	$ 587,874
Loans:		
a. Gross Loans Receivable	$ 2,082,176	$ 2,103,198
b. Installment Sales Contracts Purchased	$ 23,150	$ 14,438
c. Less Income Collected but not Earned	$ 345,775	$ 344,998
d. Less Reserve for Loan Loss	$ 19,271	$ 38,542
NET LOANS:	$ 1,740,280	$ 1,734,096

PEOPLES LOAN COMPANY–PRINCETON

	12-31-90	12-31-89
Number of Offices:	1	1
Total Loans Made:	1,601	646
Total Loan Amount:	$ 2,737,047	$ 2,813,301
Cash on Hand in Banks:	$ 36,961	$ 408,491
Loans:		
a. Gross Loans Receivable	$ 2,177,296	$ 2,171,366
b. Installment Sales Contracts Purchased	$ -0-	$ -0-
c. Less Income Collected but not Earned	$ 350,296	$ 346,798
d. Less Reserve for Loan Loss	$ 19,615	$ 39,230
NET LOANS:	$ 1,807,385	$ 1,785,338

PUBLIC FINANCE CORPORATION OF WEST VIRGINIA

	12-31-90	12-31-89
Number of Offices:	10	10
Total Loans Made:	2,623	2,510
Total Loan Amount:	$ 3,960,837	$ 3,665,612
Cash on Hand in Banks:	$ 6,788	$ 7,235
Loans:		
a. Gross Loans Receivable	$ 3,333,307	$ 2,869,908
b. Installment Sales Contracts Purchased	$ 4,298,126	$ 3,968,715
c. Less Income Collected but not Earned	$ 1,743,570	$ 1,168,104
d. Less Reserve for Loan Loss	$ 206,937	$ 196,417
NET LOANS:	$ 5,680,926	$ 5,374,102

SECURITY PACIFIC FINANCIAL SERVICES

	12-31-90	12-31-89
Number of Offices:	6	6
Total Loans Made:	794	932
Total Loan Amount:	$ 826,748	$ 963,189
Cash on Hand in Banks:	$ 10,400	$ 11,100
Loans:		
a. Gross Loans Receivable	$ 880,112	$ 1,000,077
b. Installment Sales Contracts Purchased	$ 3,189,334	$ 2,982,601
c. Less Income Collected but not Earned	$ 583,927	$ 626,755
d. Less Reserve for Loan Loss	$ 190,354	$ 159,836
NET LOANS:	$ 3,295,165	$ 3,196,087

STATE LOAN COMPANY

	12-31-90	12-31-89
Number of Offices:	1	1
Total Loans Made:	469	448
Total Loan Amount:	$ 359,099	$ 344,819
Cash on Hand in Banks:	$ (5,102)	$ 7,455
Loans:		
a. Gross Loans Receivable	$ 276,860	$ 279,178
b. Installment Sales Contracts Purchased	$ -0-	$ -0-
c. Less Income Collected but not Earned	$ -0-	$ -0-
d. Less Reserve for Loan Loss	$ -0-	$ -0-
NET LOANS:	$ 276,860	$ 279,178

UNION LOAN COMPANY, INC. OF BLUEFIELD

	12-31-90	12-31-89
Number of Offices:	1	1
Total Loans Made:	457	540
Total Loan Amount:	$ 706,324	$ 824,849
Cash on Hand in Banks:	$ 35,418	$ 14,364
Loans:		
a. Gross Loans Receivable	$ 566,545	$ 619,328
b. Installment Sales Contracts Purchased	$ -0-	$ -0-
c. Less Income Collected but not Earned	$ -0-	$ 751
d. Less Reserve for Loan Loss	$ 28,328	$ 30,929
NET LOANS:	$ 538,217	$ 587,649

UNITED FINANCIAL SERVICES OF WV, INC.

	12-31-90	12-31-89
Number of Offices:	1	1
Total Loans Made:	544	563
Total Loan Amount:	$ 498,511	$ 527,461
Cash on Hand in Banks:	$ 7,438	$ 14,547
Loans:		
a. Gross Loans Receivable	$ 387,767	$ 383,305
b. Installment Sales Contracts Purchased	$ -0-	$ -0-
c. Less Income Collected but not Earned	$ -0-	$ -0-
d. Less Reserve for Loan Loss	$ 18,519	$ 17,012
NET LOANS:	$ 369,248	$ 366,293

CONSOLIDATED REPORT OF CONDITION OF ACTIVE STATE CHARTERED CREDIT UNIONS FOR PERIODS INDICATED

($.00 omitted)

	12-31-90	12-31-89
Number of Credit Unions	16	19
ASSETS:		
Loans to members	$ 40,495,573	$ 40,792,059
All other loan accounts	50,133	-0-
Less allowance for loan losses	14,440	8,448
TOTAL LOANS:	$ 40,531,266	$ 40,783,611
Cash	$ 4,262,063	$ 3,476,436
Total Investments less allowance for inv. loss	119,382,026	80,159,628
Fixed assets	409,889	461,952
All other assets	1,092,384	700,539
SUBTOTAL:	$125,146,361	$ 84,798,555
TOTAL ASSETS:	$165,677,627	$125,582,166
LIABILITIES AND EQUITY CAPITAL:		
Other Notes Payable and Interest on Notes Payable	$ 1,969,051	$ 2,428,382
Dividends Payable and Interest Payable on Deposits	1,295,885	1,108,721
Accounts Payable and Other Liabilities	2,950,521	2,118,470
TOTAL LIABILITIES:	$ 6,215,457	$ 5,655,573
Total Shares and Deposits	$154,921,449	$116,019,668
Regular Reserves	2,846,482	2,461,683
Other Reserves	504,783	337,044
Undivided Earnings	1,189,457	1,108,196
TOTAL EQUITY CAPITAL:	$159,462,171	$ 3,906,923
TOTAL LIABILITIES AND EQUITY CAPITAL:	$165,677,628	$125,582,166

CONSOLIDATED REPORT OF EARNINGS, EXPENSES AND DIVIDENDS OF ACTIVE STATE CHARTERED CREDIT UNIONS FOR THE PERIODS INDICATED

($.00 omitted)

	12-31-90	12-31-89
Number of Credit Unions	16	19
INCOME:		
Interest on Loans	$ 4,821,652	$ 4,686,579
Less interest refund	19,085	54,780
Income from investments	8,391,631	7,082,853
Fee income	129,785	34,353
Other operating income	173,756	145,365
Total Gross Income:	$13,497,739	$11,894,370
EXPENSES:		
Employee compensation and benefits	$ 988,327	$ 990,792
Travel and conference expense	33,296	32,265
Office occupancy	49,338	44,697
Office operation expense	519,986	477,423
Educational and promotion	14,709	22,031
Loan servicing expense	32,861	20,804
Professional and outside services	334,322	269,127
Provision for loan losses	3,000	63,106
Provision for inv. losses	137,520	(20,404)
Member insurance	257,684	266,821
Operating fees	20,735	14,562
Miscellaneous operating expenses	77,773	76,400
Total Operating Expense:	$ 2,469,551	$ 2,257,624
INCOME FROM OPERATIONS	$11,028,188	$ 9,636,746
NON-OPERATING GAINS OR LOSSES:		
Gain (Loss) on investments	$ 690	$ (26)
Gain (Loss) on Disp. of Assets	-0-	-0-
Other non-operating income	-0-	-0-
Total Income (Loss) Before Dividends:	$11,028,878	$ 9,636,720
Interest on borrowed money	$ 164,920	$ 184,801
Dividends	8,128,672	7,839,895
Interest on deposits	1,689,991	362,784
Transfers to reserves	$ 820,449	$ 609,212
Adjusted net income	224,846	640,028

ANMOORE–NATIONAL CARBON EMPLOYEES CREDIT UNION

President: Samuel Jermont **Treasurer:** Imogene Howell

($.00 omitted)

	12-31-90	12-31-89
ASSETS:		
Total Net Loans	$ 1,092,851	$ 1,131,638
Cash	20,091	17,641
Total Investments	467,497	373,627
Fixed Assets	30	16,343
Other Assets	106	30
TOTAL ASSETS:	$ 1,580,575	$ 1,539,279
LIABILITIES & EQUITY CAPITAL:		
Other Notes Payable and interest on notes payable	-0-	-0-
Dividends Payable & Interest Payable on Deposits	-0-	-0-
Accounts Payable & Other Liabilities	42,651	49,288
Total shares and deposits	1,367,767	1,139,117
Regular Reserve (statutory)	114,949	114,574
Other Reserves	5,658	6,750
Undivided Earnings	49,550	49,550
TOTAL LIABILITIES & EQUITY CAPITAL:	$ 1,580,575	$ 1,539,279

BUCKHANNON–CORHART EMPLOYEES CREDIT UNION

President: Russell Butcher **Treasurer:** Gerald Hannon

($.00 omitted)

	12-31-90	12-31-89
ASSETS:		
Total Net Loans	$ 53,396	$ 21,532
Cash	9,688	17,697
Total Investments	78,120	71,035
Fixed Assets	-0-	-0-
Other Assets	250	-0-
TOTAL ASSETS:	$ 141,454	$ 110,264
LIABILITIES & EQUITY CAPITAL:		
Other Notes Payable and interest on notes payable	$ -0-	$ -0-
Dividends Payable & Interest Payable on Deposits	4,487	3,215
Accounts Payable & Other Liabilities	-0-	-0-
Total shares and deposits	130,812	101,596
Regular Reserve (statutory)	4,480	2,877
Other Reserves	-0-	-0-
Undivided Earnings	1,675	2,576
TOTAL LIABILITIES & EQUITY CAPITAL:	$ 141,454	$ 110,264

CHARLESTON—CABOT EASTERN CREDIT UNION

President: Candance Minotti **Treasurer:** Charlotte Mathews

($.00 omitted)

	12-31-90	12-31-89
ASSETS:		
Total Net Loans	$ 100,632	$ 134,034
Cash	18,349	17,954
Total Investments	56,231	28,246
Fixed Assets	-0-	-0-
Other Assets	-0-	-0-
atotal assets;	$ 175,212	$ 180,234
LIABILITIES & EQUITY CAPITAL:		
Other Notes Payable and interest on notes payable	$ -0-	$ -0-
Dividends Payable & Interest Payable on Deposits	3,575	3,508
Accounts Payable & Other Liabilities	-0-	-0-
Total shares and deposits	145,499	150,448
Regular Reserve (statutory)	13,014	13,245
Other Reserves	-0-	-0-
Undivided Earnings	13,124	13,033
TOTAL LIABILITIES & EQUITY CAPITAL:	$ 175,212	$ 180,234

CHARLESTON—CHARLESTON POSTAL EMPLOYEES CREDIT UNION

President: Robert Price **Treasurer:** Joseph Deweese

($.00 omitted)

	12-31-90	12-31-89
ASSETS:		
Total Net Loans	$ 1,209,053	$ 1,160,336
Cash	42,110	44,838
Total Investments	212,948	236,654
Fixed Assets	3,692	-0-
Other Assets	2,290	207
TOTAL ASSETS:	$ 1,470,093	$ 1,442,035
LIABILITIES & EQUITY CAPITAL:		
Other Notes Payable and interest on notes payable	$ -0-	$ -0-
Dividends Payable & Interest Payable on Deposits	-0-	-0-
Accounts Payable & Other Liabilities	1,157	1,577
Total shares and deposits	1,383,599	1,348,588
Regular Reserve (statutory)	40,980	45,681
Other Reserves	5,716	7,511
Undivided Earnings	38,641	38,678
TOTAL LIABILITIES & EQUITY CAPITAL:	$ 1,470,093	$ 1,442,035

CHARLESTON–LOCAL #317 I.A.F.F. CREDIT UNION

President: Kenneth Morgan **Treasurer:** Roger Hunley

($.00 omitted)

	12-31-90	12-31-89
ASSETS:		
Total Net Loans	$ 782,467	$ 747,206
Cash	48,841	37,953
Total Investments	130,624	50,539
Fixed Assets	7,475	3
Other Assets	-0-	8,294
TOTAL ASSETS:	$ 969,407	$ 843,995
LIABILITIES & EQUITY CAPITAL:		
Other Notes Payable and interest on notes payable	$ -0-	$ -0-
Dividends Payable & Interest Payable on Deposits	76,449	62,527
Accounts Payable & Other Liabilities	-0-	-0-
Total shares and deposits	820,842	716,272
Regular Reserve (statutory)	65,196	53,400
Other Reserves	-0-	-0-
Undivided Earnings	6,920	11,796
TOTAL LIABILITIES & EQUITY CAPITAL:	$ 969,407	$ 843,995

CHARLESTON–WV PUBLIC EMPLOYEES CREDIT UNION

President: John Cook **Treasurer:** Donald Simpson

($.00 omitted)

	12-31-90	12-31-89
ASSETS:		
Total Net Loans	$ 4,941,500	$ 4,137,635
Cash	394,162	153,230
Total Investments	1,453,235	822,300
Fixed Assets	26,197	38,359
Other Assets	1,114	1,128
TOTAL ASSETS:	$ 6,816,208	$ 5,152,652
LIABILITIES & EQUITY CAPITAL:		
Other Notes Payable and interest on notes payable	$ -0-	$ -0-
Dividends Payable & Interest Payable on Deposits	26,884	81,262
Accounts Payable & Other Liabilities	164,828	30,648
Total shares and deposits	6,383,858	4,836,440
Regular Reserve (statutory)	191,315	153,740
Other Reserves	-0-	-0-
Undivided Earnings	49,323	50,562
TOTAL LIABILITIES & EQUITY CAPITAL:	$ 6,816,208	$ 5,152,652

CLARKSBURG—CLARKSBURG AREA POSTAL EMPLOYEES CREDIT UNION

President: Melvin Osborne **Treasurer:** Alex Xenakis

($.00 omitted)

	12-31-90	12-31-89
ASSETS:		
Total Net Loans	$ 2,025,207	$ 2,018,821
Cash	12,186	1,575
Total Investments	1,008,722	768,053
Fixed Assets	12,142	15,853
Other Assets	4,228	5,751
TOTAL ASSETS:	$ 3,062,485	$ 2,810,053
LIABILITIES & EQUITY CAPITAL:		
Other Notes Payable and interest on notes payable	$ -0-	$ -0-
Dividends Payable & Interest Payable on Deposits	-0-	-0-
Accounts Payable & Other Liabilities	1,415	2,651
Total shares and deposits	2,893,408	2,662,122
Regular Reserve (statutory)	145,401	125,660
Other Reserves	-0-	-0-
Undivided Earnings	22,261	19,620
TOTAL LIABILITIES & EQUITY CAPITAL:	$ 3,062,485	$ 2,810,053

FAIRMONT—U.M.W.A. DISTRICT #31 CREDIT UNION

President: Marvin Salisbury **Treasurer:** James Slusser

($.00 omitted)

	12-31-90	12-31-89
ASSETS:	8-13-90	
Total Net Loans	$ MERGED	$ 485,921
Cash	WITH	53,100
Total Investments	UNITED	141,468
Fixed Assets	FEDERAL	9,498
Other Assets	CREDIT UNION	1,175
TOTAL ASSETS:	$	$ 691,162
LIABILITIES & EQUITY CAPITAL:		
Other Notes Payable and interest on notes payable	$	$ -0-
Dividends Payable & Interest Payable on Deposits		-0-
Accounts Payable & Other Liabilities		2,116
Total shares and deposits		621,438
Regular Reserve (statutory)		36,772
Other Reserves		-0-
Undivided Earnings		30,836
TOTAL LIABILITIES & EQUITY CAPITAL:	$	$ 691,162

GARY–GARY CREDIT UNION

President:
($.00 omitted)

	12-31-90	12-31-89
ASSETS:		
Total New Loans	$ LIQUIDATED	$ -0-
Cash		15,140
Total Investments		-0-
Fixed Assets		-0-
Other Assets		-0-
TOTAL ASSETS:	$	$ 15,140
LIABILITIES & EQUITY CAPITAL:		
Other Notes Payable and interest on notes payable	$	$ -0-
Dividends Payable & Interest Payable on Deposits		-0-
Accounts Payable & Other Liabilities		-0-
Total shares and deposits		6,887
Regular Reserve (statutory)		-0-
Other Liabilities		8,253
Other Reserves		-0-
Undivided Earnings		-0-
TOTAL LIABILITIES & EQUITY CAPITAL:	$	$ 15,140

HILLTOP–WV BAPTIST STATE CONVENTION CREDIT UNION

President: Frank Robinson **Treasurer:** Samuel Henry, Jr.
($.00 omitted)

	12-31-90	12-31-89
ASSETS:		
Total Net Loans	$ 16,197	$ 18,554
Cash	1,021	4,957
Total Investments	22,202	12,335
Fixed Assets	91	145
Other Assets	-0-	-0-
TOTAL ASSETS:	$ 39,511	$ 36,011
LIABILITIES & EQUITY CAPITAL:		
Other Notes Payable and interest on notes payable	$ 3,680	$ 4,880
Dividends Payable & Interest Payable on Deposits	884	910
Accounts Payable & Other Liabilities	-0-	-0-
Total shares and deposits	27,379	23,732
Regular Reserve (statutory)	3,628	3,550
Other Reserves	1,000	-0-
Undivided Earnings	2,940	2,939
TOTAL LIABILITIES & EQUITY CAPITAL:	$ 39,511	$ 36,011

HUNTINGTON—HUNTINGTON POSTAL CREDIT UNION

President: Joseph Paden **Treasurer:** Kay Wheeler

($.00 omitted)

	12-31-90	12-31-89
ASSETS:		
Total Net Loans	$12,233,497	$12,110,929
Cash	28,947	57,674
Total Investments	4,947,462	4,455,225
Fixed Assets	42,528	31,220
Other Assets	59,846	7,801
TOTAL ASSETS:	$17,312,280	$16,662,849
LIABILITIES & EQUITY CAPITAL:		
Other Notes Payable and interest on notes payable	$ -0-	$ -0-
Dividends Payable & Interest Payable on Deposits	130,263	155,945
Accounts Payable & Other Liabilities	6,559	3,869
Total shares and deposits	16,310,006	15,657,047
Regular Reserve (statutory)	508,165	513,092
Other Reserves	314,212	264,212
Undivided Earnings	43,075	68,684
TOTAL LIABILITIES & EQUITY CAPITAL:	$17,312,280	$16,662,849

HUNTINGTON—INCO CREDIT UNION

President: J. W. Bartram **Treasurer:** Ivan Holley, Jr.

($.00 omitted)

	12-31-90	12-31-89
ASSETS:		
Total Net Loans	$ 8,115,106	$ 8,516,740
Cash	980,123	880,657
Total Investments	1,400,617	576,187
Fixed Assets	282,148	68,318
Other Assets	38,638	32,217
TOTAL ASSETS:	$10,816,632	$10,316,109
LIABILITIES & EQUITY CAPITAL:		
Other Notes Payable and interest on notes payable	$ -0-	$ 500,000
Dividends Payable & Interest Payable on Deposits	-0-	-0-
Accounts Payable & Other Liabilities	20,197	18,996
Total shares and deposits	10,073,617	9,150,189
Regular Reserve (statutory)	689,884	614,710
Other Reserves	-0-	-0-
Undivided Earnings	32,214	32,214
TOTAL LIABILITIES & EQUITY CAPITAL:	$10,816,632	$10,316,109

HUNTINGTON–WAYNE COUNTY SCHOOL EMPLOYEES CREDIT UNION

President: Philip Alexander **Treasurer:** Tracy Foster

($.00 omitted)

	12-31-90	12-31-89
ASSETS:		
Total Net Loans	$ 394,644	$ 318,241
Cash	94,501	70,626
Total Investments	341,438	327,694
Fixed Assets	6,771	5,647
Other Assets	-0-	-0-
TOTAL ASSETS:	$ 837,354	$ 722,208
LIABILITIES & EQUITY CAPITAL:		
Other Notes Payable and interest on notes payable	$ -0-	$ -0-
Dividends Payable & Interest Payable on Deposits	8,162	6,506
Accounts Payable & Other Liabilities	680	350
Total shares and deposits	736,414	637,231
Regular Reserve (statutory)	84,438	70,461
Other Reserves	-0-	-0-
Undivided Earnings	7,660	7,660
TOTAL LIABILITIES & EQUITY CAPITAL:	$ 837,354	$ 722,208

LUMBERPORT–A.B.C. CREDIT UNION

President: V. N. Brackenrich **Treasurer:** Charles Loar

($.00 omitted)

	12-31-90	12-31-89
ASSETS:		
Total Net Loans	$ 65,533	$ 42,649
Cash	82	70
Total Investments	83,219	77,758
Fixed Assets	-0-	-0-
Other Assets	-0-	-0-
TOTAL ASSETS:	$ 148,834	$ 120,477
LIABILITIES & EQUITY CAPITAL:		
Other Notes Payable and interest on notes payable	$ -0-	$ -0-
Dividends Payable & Interest Payable on Deposits	7,583	6,107
Accounts Payable & Other Liabilities	-0-	-0-
Total shares and deposits	134,345	108,759
Regular Reserve (statutory)	5,446	4,228
Other Reserves	978	901
Undivided Earnings	482	482
TOTAL LIABILITIES & EQUITY CAPITAL:	$ 148,834	$ 120,477

PADEN CITY—CORNING PADEN CITY EMPLOYEES CREDIT UNION

President: Eleanor Suter **Treasurer:** Dorreen Cain

($.00 omitted)

	12-31-90 5-31-90	12-31-89
ASSETS:		
Total Net Loans	$ MERGED	$ 4,716
Cash	WITH	13,025
Total Investments	WV LEAGUE	50,876
Fixed Assets	CENTRAL	4
Other Assets	CREDIT UNION	-0-
TOTAL ASSETS:	$	$ 68,621
LIABILITIES & EQUITY CAPITAL:		
Other Notes Payable and interest on notes payable	$	$ -0-
Dividends Payable & Interest Payable on Deposits		2,386
Accounts Payable & Other Liabilities		219
Total shares and deposits		42,728
Regular Reserve (statutory)		9,953
Other Liabilities		-0-
Other Reserves		10,000
Undivided Earnings		3,335
TOTAL LIABILITIES & EQUITY CAPITAL:	$	$ 68,621

PARKERSBURG—O. AMES EMPLOYEES CREDIT UNION

President: Gerald Spindler **Treasurer:** Daniel Cooper

($.00 omitted)

	12-31-90	12-31-89
ASSETS:		
Total Net Loans	$ 1,240,677	$ 1,198,419
Cash	50,769	117,434
Total Investments	399,210	203,000
Fixed Assets	-0-	-0-
Other Assets	-0-	-0-
TOTAL ASSETS:	$ 1,690,656	$ 1,518,853
LIABILITIES & EQUITY CAPITAL:		
Other Notes Payable and interest on notes payable	$ -0-	$ -0-
Dividends Payable & Interest Payable on Deposits	-0-	-0-
Accounts Payable & Other Liabilities	91	82
Total shares and deposits	1,262,410	1,121,515
Regular Reserve (statutory)	55,106	48,789
Other Reserves	44,218	39,416
Undivided Earnings	328,831	309,051
TOTAL LIABILITIES & EQUITY CAPITAL:	$ 1,690,656	$ 1,518,853

PARKERSBURG–WEST VIRGINIA CORPORATE CREDIT UNION

President: Jan Pelfrey **Treasurer:** Kenneth Watts

($.00 omitted)

	12-31-90	12-31-89
ASSETS:		
Total Net Loans	$ 136,708	$ 1,298,647
Cash	2,392,115	1,901,977
Total Investments	105,335,545	68,630,098
Fixed Assets	3,049	4,067
Other Assets	879,048	582,121
TOTAL ASSETS:	$108,746,465	$ 72,416,910
LIABILITIES & EQUITY CAPITAL:		
Other Notes Payable and interest on notes payable	$ 1,965,371	$ 1,923,502
Dividends Payable & Interest Payable on Deposits	1,020,835	760,850
Accounts Payable & Other Liabilities	2,640,072	-0-
Total shares and deposits	102,142,322	67,080,264
Regular Reserve (statutory)	579,732	449,008
Other Reserves	-0-	-0-
Undivided Earnings	398,133	220,343
TOTAL LIABILITIES & EQUITY CAPITAL:	$108,746,465	$ 72,416,910

PARKERSBURG–WV LEAGUE CENTRAL CREDIT UNION

President: Vicky Bolen **Treasurer:** Kenneth Watts

($.00 omitted)

	12-31-90	12-31-89
ASSETS:		
Total Net Loans	$ 8,092,231	$ 7,424,353
Cash	165,689	67,293
Total Investments	3,358,872	3,267,535
Fixed Assets	25,753	21,770
Other Assets	106,864	61,814
TOTAL ASSETS:	$11,749,409	$10,842,765
LIABILITIES & EQUITY CAPITAL:		
Other Notes Payable and interest on notes payable	$ -0-	$ -0-
Dividends Payable & Interest Payable on Deposits	14,081	23,783
Accounts Payable & Other Liabilities	72,151	25,731
Total shares and deposits	10,995,534	10,354,550
Regular Reserve (statutory)	338,356	192,876
Other Reserves	133,000	-0-
Undivided Earnings	196,287	245,825
TOTAL LIABILITIES & EQUITY CAPITAL:	$11,749,409	$10,842,765

PHILLIPI–BARBOUR COUNTY EDUCATION CREDIT UNION, INC.

President: Sharlene Bennett **Treasurer:** Norman Everson

($.00 omitted)

	12-31-90	12-31-89
ASSETS:		
Total Net Loans	$ 31,567	$ 21,687
Cash	3,388	3,595
Total Investments	86,084	66,978
Fixed Assets	13	287
Other Assets	-0-	-0-
TOTAL ASSETS:	$ 121,052	$ 111,868
LIABILITIES & EQUITY CAPITAL:		
Other Notes Payable and interest on notes payable	$ -0-	$ -0-
Dividends Payable & Interest Payable on Deposits	2,682	1,722
Accounts Payable & Other Liabilities	-0-	-0-
Total shares and deposits	113,637	87,632
Regular Reserve (statutory)	3,719	2,180
Other Reserves	-0-	-0-
Undivided Earnings	1,014	1,013
TOTAL LIABILITIES & EQUITY CAPITAL:	$ 121,052	$ 92,547

TOTAL DEPOSITS OF NATIONAL BANKS IN WEST VIRGINIA

($ in thousands)

		12-31-90	12-31-89
Number of Banks		78	83
CITY	NAME		
Ansted	The National Bank of Ansted	$ 22,498	$ 22,762
Barboursville	Guyan National Bank (merged with The First Huntington National Bank, 6-30-90)		20,637
Beckley	Beckley National Bank	192,715	187,944
Beckley	Cardinal State Bank, N.A.	45,831	45,563
Beckley	First National Bank	13,028	12,468
Beckley	Raleigh County National Bank	181,450	161,365
Belle	The National Bank of Commerce of Belle (merged with The National Bank of Commerce of Charleston, 9-14-90)		40,375
Berkeley Springs	Citizens National Bank of Berkeley Springs	64,738	62,244
Bluefield	The First National Bank of Bluefield	148,457	130,968
Bluefield	The Flat Top National Bank	154,811	147,610
Buckhannon	The Central National Bank	153,157	149,854
Buckhannon	First West Virginia Bank, N.A.	12,473	11,628
Cameron	The First National Bank of Cameron	16,039	15,201
Charleston	One Valley Bank, N.A.	888,847	834,154
Charleston	The Charleston National Bank	319,636	292,471
Charleston	The City National Bank	114,444	101,174
Charleston	The National Bank of Commerce	364,407	191,260
Chester	First National Bank of Chester	19,241	19,598
Clarksburg	The Empire National Bank of Clarksburg	97,672	95,717
Clarksburg	Union National Bank of West Virginia	218,587	220,320
Davis	The National Bank of Davis	10,871	11,642
Elkins	Citizens National Bank	107,814	106,847
Elkins	Tygarts Valley National Bank	31,270	29,044
Fairmont	City National Bank of Fairmont	110,571	104,541
Fairmont	Community Bank & Trust, N.A.	294,628	222,036
Fairmont	First National Bank in Fairmont	124,105	116,383
Fayetteville	Fayette County National Bank	28,849	27,620
Gauley Bridge	The Gauley National Bank (merged with Merchants National Bank, 3-01-90)		15,494
Glenville	United National Bank—Central	151,912	146,355
Hamlin	The Lincoln National Bank	53,754	53,799
Hinton	National Bank of Summers	57,868	57,091
Hinton	The First National Bank of Hinton	52,577	50,051
Huntington	First Huntington National Bank	424,721	394,552
Huntington	Old National Bank	19,271	18,584
Huntington	The Guaranty National Bank of Huntington	113,319	112,112
Kenova	The First National Bank of Kenova	20,389	19,825

CITY	NAME	12-31-90	12-31-89
Keyser	The National Bank of Keyser	59,074	56,439
Keystone	The First National Bank of Keystone	71,378	71,973
Kingwood	Albright National Bank of Kingwood	82,423	81,893
Lewisburg	Greenbrier Valley National Bank	136,473	138,489
Logan	The National Bank of Logan	140,711	140,476
Madison	Boone National Bank	98,315	98,377
Marlinton	First National Bank of Marlinton	37,132	36,470
Martinsburg	One Valley Bank of Martinsburg, N.A.	88,380	79,768
Martinsburg	The Old National Bank of Martinsburg	142,230	140,000
Martinsburg	The Peoples National Bank of Martinsburg	78,886	77,683
Matewan	The Matewan National Bank	253,322	196,326
Montgomery	The Merchants National Bank	72,691	58,692
Montgomery	The Montgomery National Bank	61,146	61,777
Moorefield	South Branch Valley National Bank	73,835	71,471
Morgantown	Central National Bank	23,855	24,418
Morgantown	First National Bank of Morgantown	262,085	272,742
Morgantown	The National Bank of West Virginia	3,568	
New Martinsville	The First National Bank	40,248	38,639
Nitro	The National Bank of Commerce of Nitro (merged with The National Bank of Commerce of Charleston (10-26-90)		56,362
Northfork	The First Clark National Bank of Northfork	30,166	31,192
Oak Hill	Merchants & Miners National Bank	66,966	63,796
Parkersburg	United National Bank	681,203	673,362
Parsons	First National Bank of Parsons	23,364	23,657
Peterstown	First National Bank of Peterstown	17,615	15,248
Philippi	First National Bank in Philippi	46,643	45,897
Piedmont	First National Bank of Piedmont	26,839	26,161
Romney	The First National Bank of Romney	50,297	46,556
Ronceverte	One Valley Bank of Ronceverte, N.A.	62,576	57,498
Ronceverte	The First National Bank in Ronceverte	67,534	65,052
Rowlesburg	The Peoples National Bank of Rowlesburg	10,231	10,053
Sophia	Gulf National Bank	23,699	21,670
South Charleston	The National Bank of Commerce of South Charleston (merged with The National Bank of Commerce of Charleston, 10-19-90)		54,173
Spencer	The First National Bank	55,570	53,726
St. Albans	Citizens National Bank of St. Albans	72,163	74,356
St. Marys	The First National Bank	33,436	34,209
Sutton	Home National Bank	51,477	52,030
Weirton	First National Bank of Weirton (merged with United National Bank—North 8-31-90)		37,188
Welch	McDowell County National Bank in Welch	85,148	82,735
Wellsburg	Brooke National Bank	41,668	40,202
West Hamlin	First National Bank of West Hamlin (merged with The Twentieth Street Bank, 12-31-89)		38,164

CITY	NAME	12-31-90	12-31-89
West Union	First National Bank of West Union	41,932	42,977
Wheeling	First West Virginia Bank, N.A.	53,640	53,747
Wheeling	Security National Bank & Trust Co.	178,213	169,613
Wheeling	The First National Bank & Trust Company of Wheeling	109,306	108,705
Wheeling	United National Bank—North	155,024	116,372
Wheeling	Wheeling National Bank	169,755	160,474
Williamson	First National Bank of Williamson	65,253	65,298
Williamstown	The National Bank of Commerce	68,009	72,379
Williamstown	The Williamstown National Bank	38,350	33,252

COMPARATIVE ABSTRACT

Showing Condition of National Banks in West Virginia
($ in millions)

	12-31-90	12-31-89	Change + or -
Number of Banks	78	84	
ASSETS:			
Cash and Due from banks	$ 544	$ 528	+ 16
Total Securities	3,455	3,166	+ 289
Federal Funds Sold and Repos	430	513	- 83
Net Loans and Leases	5,603	5,328	+ 275
Other Real Estate	33	32	+ 1
Fixed Assets	191	191	0
Other Assets	175	159	+ 16
TOTAL ASSETS:	$10,431	$ 9,917	+ 514
LIABILITIES AND EQUITY CAPITAL:			
Total Deposits	$ 8,682	$ 8,323	+ 359
Federal Funds Purchased and Other Borrowings	719	595	+ 124
Mortgage Indebtedness	2	4	- 2
Subordinated Notes and Debentures	1	1	0
Other Liabilities	94	106	- 12
Capital Stock	96	93	+ 3
Surplus	244	236	+ 8
Undivided Profits	593	559	+ 34
TOTAL LIABILITY AND EQUITY CAPITAL:	$10,431	$ 9,917	+ 514

COMPARATIVE ABSTRACT

Showing interest income and expenses for National Banks in West Virginia
($ in millions)

	12-31-90	12-31-89
Number of Banks	78	84
INTEREST INCOME:		
Interest and fees on loans	$ 625	$ 592
Interest and dividends on securities	275	269
Interest on federal funds sold	47	57
TOTAL INTEREST INCOME:	$ 947	$ 918
INTEREST EXPENSE:		
Interest on deposits	$ 488	$ 477
Expense of federal funds purchased	48	49
Interest on borrowed money	2	2
TOTAL INTEREST EXPENSE:	$ 538	$ 528
Net interest income	$ 409	$ 391
Less provision for loan and lease losses	36	33
Net interest income after provisions for loan losses	$ 373	$ 358
Noninterest income	71	62
Securities (gains and losses)	0	0
Less noninterest expense	295	281
Income before income tax expense	149	139
Less income tax expense	39	33
Net extraordinary items and adjustments	0	0
NET INCOME:	$ 110	$ 106

WEST VIRGINIA SAVINGS AND LOANS

(federally chartered)

as of December 31, 1990

CITY	NAME	TOTAL ASSETS ($000)
Beckley	Beckley F S & L A	$ 33,039
Bluefield	First F S & L A	22,555
Charleston	Atlantic Financial Fed-WV	670,837
Charleston	Evergreen FSB	43,987
Charleston	First Empire F S & L A	189,326
Chester	Hancock County F S & L A	151,674
Huntington	Huntington F S & L A	241,557
Martinsburg	Shenandoah FSB	107,628
Morgantown	First F S & L A	46,848
New Martinsville	Doolin F S & L A	57,895
Point Pleasant	Point Pleasant F S & L A	49,223
Ravenswood	First F S & L A	4,989
Sistersville	First F S & L A	20,074
Wellsburg	Advance F S & L A	57,323
Wheeling	Fed One Savings Bank	222,944
TOTAL SAVINGS AND LOAN INSTITUTIONS:		15
Total Assets:		$1,919,899

MONEY ORDER/TRAVELLERS CHECK COMPANIES

Companies authorized by the Commissioner of Banking to engage in business of issuing and selling checks, drafts, money order, etc., in the State of West Virginia during the calendar year ending December 31, 1990 are listed below.

LOCATION	NAME
Charleston, West Virginia	Foodmasters
Minneapolis, Minnesota	Travelers Express Company, Inc.
New York, New York	American Express Company
San Francisco, California	BaCheque Corporation
Princeton, New Jersey	Thomas Cook, Inc.
New York, New York	Citicorp, Inc.
New York, New York	Travellers Cheque Associates, LTD
New York, New York	Chase Manhattan Bank
New York, New York	Interpayment Services Limited
Morgantown, West Virginia	Chico Dairy Company
Camp Hill, Pennsylvania	Merchants Express Money Order Company
Louisville, Kentucky	Mid-America Money Order Company
Upper Saddle River, New Jersey	Western Union Financial Services, Inc.
Brentwood, Tennessee	Comdata Network, Inc.

BUILDING AND LOAN ASSOCIATIONS DISSOLVED SINCE 1901

Name and Location	Date Dissolved	How Dissolved	Liquidated At
Beckley Building & Loan Association—Beckley	6-03-46	Voluntary	Above par
Co-Operative Building & Loan Association—Beckley	10-25-55	Voluntary	Above par
Benwood Building & Loan Association—Benwood	1922	Voluntary	Above par
Bluefield Building & Loan Association—Bluefield	1-27-14	Voluntary	No record
Bluefield Building & Loan Association—Bluefield	2-01-35	Converted into Federal	Par
Mutual Home Savings Company—Bluefield	6-22-20	Voluntary	No record
Mutual Home Savings and Loan Company—Bluefield	5-18-17	Through Bluefield Bank	No record
Buckhannon Building and Loan Association—Buckhannon	12-30-47	Voluntary	Above par
Cabin Building Association—Charles Town	1916	No record	No record
Charles Town Building Association—Charles Town	1918	No record	No record
Charles Town & Ranson Bldg. & Loan Assn.—Charles Town	6-30-22	Voluntary	Near par
Charles Town & Summit Pt. Bldg. & Loan Assn.—Charles Town	2-05-40	Voluntary	No record
Dixie Building Loan Association—Charles Town	1922	Court Decree	Near par
Fidelity Building & Loan Association—Charles Town	1923	Court Decree	No record
Ideal Building & Loan Association—Charles Town	1923	Court Decree	No record
Jefferson Co. Provident Bldg. & Loan Assn.—Charles Town	8-08-11	Court Decree (voluntary)	No record
Public Building & Loan Association—Charles Town	6-30-22	Court Decree	Above par
Savings Building & Loan Association—Charles Town	7-01-22	Court Decree	No record
Capital Building & Loan Association—Charleston	3-12-49	Voluntary	Above par
Charleston Building & Loan Association—Charleston	6-16-49	Voluntary	Above par
Colonial Building & Loan Association—Charleston	6-30-52	Voluntary	Par
Empire Savings & Loan Company—Charleston	12-29-52	Voluntary	Above par
Industrial Home & Finance Company—Charleston	12-31-22	Voluntary	No record
Imperial Building & Loan Association—Charleston	7-27-37	Voluntary	Par
Kanawha Savings & Loan Association—Charleston	12-01-48	Voluntary	Near par
Mountain State Building & Loan Association—Charleston	1940	Court Decree (voluntary)	No record

Name and Location	Date Dissolved	How Dissolved	Liquidated At
Peoples Building & Loan Association—Charleston	6-30-61	Voluntary	Above par
Sun Building & Loan Association—Charleston	5-09-34	Coverted into Federal	Par
Virginia Savings & Loan Association—Charleston	8-06-34	Voluntary	Par
West Virginia Rural Credit Association—Charleston	1917	Adopted National System	No record
Hancock County Savings & Loan Association—Chester	11-03-34	Converted into Federal	Par
Clarksburg Building & Loan Association—Clarksburg	12-13-46	Voluntary	Above par
Clarksburg Savings & Loan Association—Clarksburg	2-19-23	Court Decree	No record
Commercial Savings & Loan Company—Clarksburg	No record	Court Decree	No record
Eureka Building & Loan Company—Clarksburg	9-04-06	No record	No record
Harrison County Savings & Loan Association—Clarksburg	2-01-22	Voluntary	No record
Security Savings & Loan Company—Clarksburg	9-17-17	Voluntary	No record
Cottageville Building & Loan Association—Cottageville	4-24-24	Voluntary	Par
East Side Building & Loan Association—Fairmont	11-20-44	Voluntary	Par
Empire Building & Loan Association—Fairmont	4-27-07	Voluntary	No record
Fairmont Savings Loan Society—Fairmont	10-12-10	Voluntary	No record
Mountaineer Building & Loan Association—Fairmont	1-03-40	Voluntary	Par
Fayetteville Building & Loan Association—Fayetteville	7-29-36	Converted into Federal	Par
Grafton Buildings & Loan Association—Grafton	4-27-20	Voluntary	No record
Harpers Ferry & Bolivar Bldg. & Loan Assn.—Harpers Ferry	11-01-10	Voluntary	No record
Cabell Building & Loan Association—Huntington	12-11-62	Converted into Federal	No record
Home Building Loan Association—Huntington	1926	Voluntary	No record
Huntington Building & Loan Assn.—Huntington	4-20-21	Through Com. Sav. Loan Co.	No record
Home Building & Savings Company—Huntington	9-04-10	Voluntary	No record
Industrial Building & Loan Company—Huntington	10-09-09	Voluntary	No record
New Jackson Building & Loan Association—Huntington	7-01-34	Converted into Federal	No record
New Jackson Building & Loan Association—Huntington	8-01-34	Voluntary	No record
Star Building & Loan Association—Huntington	1920	Voluntary	No record
Kenova Building & Loan Association—Kenova	5-16-24	Jackson B & L Assn.	Par

Name and Location	Date Dissolved	How Dissolved	Liquidated At
Kingwood Building & Loan Association—Kingwood	4-16-45	Voluntary	Par
Blue Grass Building & Loan Association—Lewisburg	9-25-36	Converted into Federal	Par
Citizens Savings & Loan Company—Logan	2-19-18	Trustee E. L. Hogsett	Above par
Logan County Building & Loan Association—Logan	1-10-45	Voluntary	Par
Acme Building & Loan Association—Martinsburg	1922	Court Decree	No record
Eureka Building & Loan Association—Martinsburg	1916	Voluntary	No record
Martinsburg Building & Loan Association—Martinsburg	2-14-52	Voluntary	Par
Martinsburg Home Building & Loan Association—Martinsburg	2-17-09	Voluntary	No record
Farmers & Laborers Building & Loan Assn.—Martinsburg	7-11-22	Court Decree	No record
Montgomery Building & Savings Association—Montgomery	8-12-37	Voluntary	No record
Athens Building & Loan Association—Morgantown	1-17-44	Voluntary	Above par
Guardian Investment Company—Morgantown	5-04-43	Voluntary	No record
Fidelity Building & Loan Association—Morgantown	6-30-48	Voluntary	Above par
Franklin Building & Loan Association—Morgantown	5-27-37	Voluntary	No record
Peoples Building & Loan Association—Morgantown	12-27-07	Voluntary	No record
Sabraton Building & Loan Association—Morgantown	6-29-46	Voluntary	Par
Morgantown State Savings & Investment Assn.—Morgantown	6-30-49	Voluntary	Par
Westover Building & Loan Association—Morgantown	6-05-40	Voluntary	No record
American Building & Loan Association—Moundsville	2-09-37	Converted into Federal	No record
Glen Jean Building & Loan Association—Mount Hope	8-05-40	Voluntary	No record
Mount Hope Building & Loan Association—Mount Hope	6-05-46	Voluntary	Above par
Doolin Building & Loan Association—New Martinsville	6-23-36	Converted into Federal	No record
New River Building & Loan Association—Oak Hill	1926	Fayetteville B & LA.	Par
Citizens Building Association—Parkersburg	9-21-38	Court Order	No record
Exchange Building Association—Parkersburg	6-24-41	Voluntary	Near par
Traders Builders Association—Parkersburg	10-15-45	Voluntary	Above par
Modern Building & Loan Association—Pt. Pleasant	10-24-28	Robert L. Hogg, Rec'vr.	No record
Progressive Building & Loan Association—Pt. Pleasant	4-16-37	Receivership	Nothing
Conservative Building & Loan Association—Ravenswood	9-05-35	Converted into Federal	No record

Name and Location	Date Dissolved	How Dissolved	Liquidated At
Ripley Building & Loan Association—Ripley	10-29-35	Voluntary	No record
Potomac Permanent Building & Loan Assn.—Shepherdstown	3-22-49	Voluntary	Above par
Sistersville Building & Loan Association—Sistersville	8-29-34	Converted into Federal	No record
Roane County Building & Loan Association—Spencer	11-09-36	Voluntary	No record
Summersville Building & Loan Association—Summersville	3-08-52	Voluntary	Par
Advance Building Association—Wellsburg	6-25-47	Voluntary	Above par
Brooke County Building & Loan Association—Wellsburg	12-30-52	Voluntary	Near par
Lewis County Savings and Loan Company—Weston	4-12-89	Receivership	No record
Consolidated Building & Loan Association—Wheeling	No record	No record	No record
Ohio Valley Savings & Loan Association—Wheeling	8-07-11	Court Decree	No record
United Building & Loan Association—Wheeling	No record	No record	Near par
Wheeling Savings & Loan Association—Wheeling	1-04-36	Receivership	No record
Atlas Building & Loan Association—Williamson	6-30-31	Voluntary	No record